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Story Below, Col. 1

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WHAT'S INSIDE

- **More big rallies expected** NEWS/A2
- **Strunk case not yet lost, DOJ told** NEWS/A2
- **Solons hound Davide** NEWS/A4

email: feedback@inquirer.com.ph
Wednesday, November 19, 2003 ★★ 98 pages / 12 sections / vol. 18 / no. 344 P15
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Gloria-Noli team looms

GMA: I don't talk politics now.

DE CASTRO: There's an offer...

LEGARDA: Anything is possible.

FPJ: To be or not to be.

PDI PHOTOS

FPJ joins selection process of opposition

By Carlito Pablo, Christine O. Avendaño and Michael Lim Ubac

A GMA-KABAYAN tandem is the team that Malacañang is pushing for the presidential election in May, a top congressional leader said last night.

"It's moving very strongly in that direction," the congressional leader said. "It's the overwhelming sentiment of the advisers and (internal) pollsters of the Palace."

The INQUIRER source added that he would have to admit, "it's the winning team."

But President Macapagal-Arroyo said last night that she had yet to talk to broadcaster-turned-politician Sen. Noli 'Kabayan" de Castro. "We haven't talked about anything yet. I am not talking politics at this time," she told the INQUIRER.

A "dream team," is how House Majority Leader Neptali Gonzales II (Lakas, Mandaluyong) described a GMA-Kabayan team up was a dream team. "It can go against all flags," he said.

But a question had been raised by Lakas leaders whether De Castro's popularity can rub off on Ms Macapagal.

An official of the House of Representatives said that "GMA (Ms Macapagal) also wants Noli but we want to isolate her from having to defend that choice."

Congressional leaders, however, want Sen. Robert Barbers to be Ms Macapagal's running mate to maintain a "North-South balance," according to the House official. Barbers is from Mindanao and the President is from Luzon.

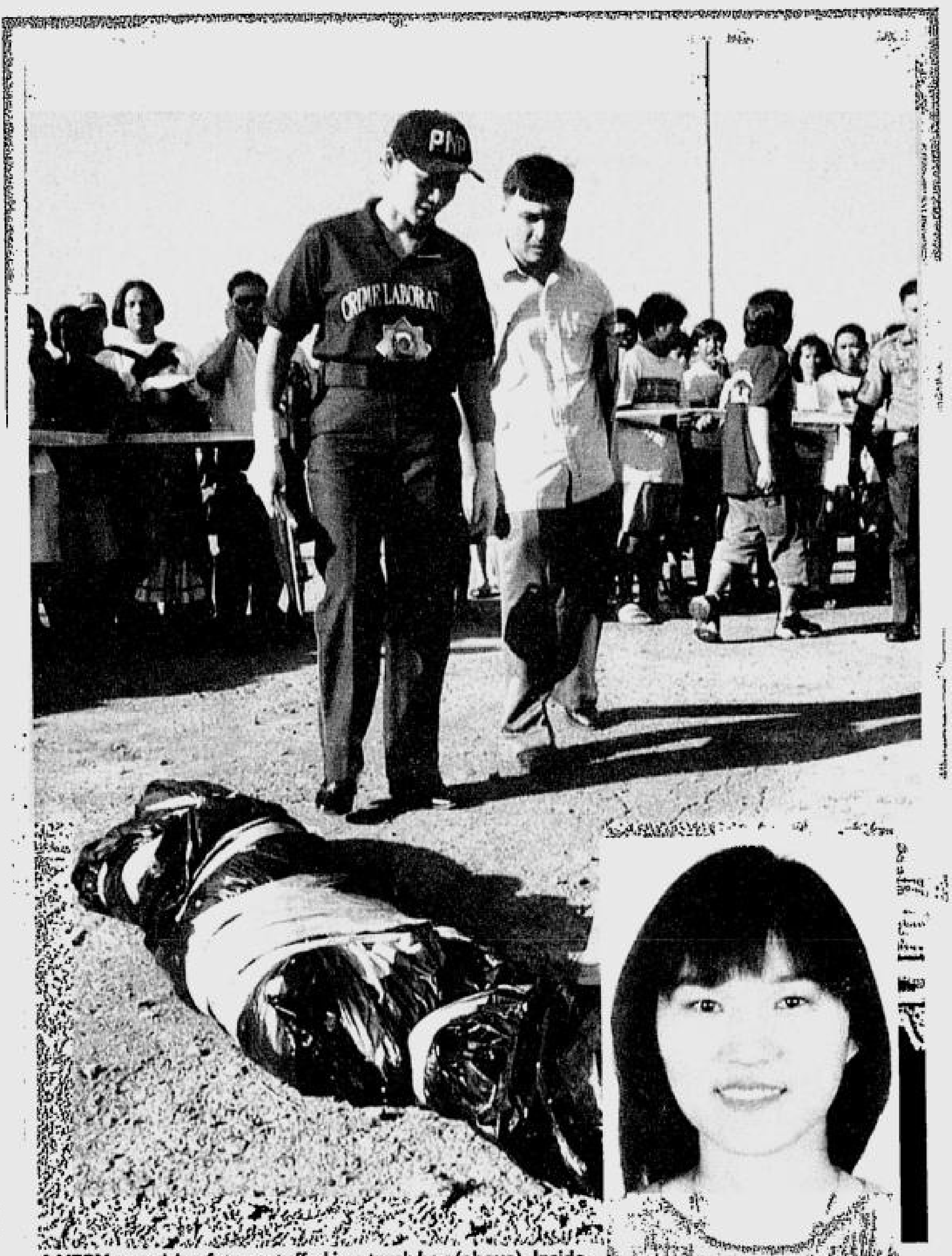
"A long shot for the vice presidency being considered is FPJ," said the House official, referring to movie actor Fernando Poe Jr.

The administration ticket may face Poe, who is said to be making himself available as a presidential candidate of the united opposition, according to a reliable source in the opposition circle..

Sen. Edgardo Angara told reporters yesterday that Poe had informed Sen. Panfilo Lacson when the two met on Nov. 14 that the action king was running and submitting himself to the selection process (of the united opposition).

When contacted by the INQUIRER, Lacson said Angara, president of the Laban ng Demokratikong Pilipino (LDP), had no basis to make such claim. Lacson has declared that he will run for president. Besides Lacson, former Ed-

GLORIA-NOLI/ A21


A VERY promising future stuffed in a trash bag (above). Inside was found Betti Chua Sy (inset) whose body was found near the seafront in Parañaque City.

ERIK ARAZAS

Kidnapped Coca-Cola executive found dead

By Christian V. Esguerra and Margaux C. Ortiz

THE VICTIM of "the worst abduction case so far this year" was found dead early yesterday, apparently from blood loss, after what police suspect was a botched kidnap attempt.

The body of Betti Sy, 32, a Coca-Cola executive, was found wrapped in a blanket and stuffed in a black plastic trash bag near the seafront in Parañaque City.

She was shot twice in her right leg and apparently bled to death, said Philippine National Police Director General Hermogenes Ebdane.

KIDNAPPED/ A22

HAPLESS TRIO: Teresita Ang-See of Citizens Against Crime and anti-kidnap czar Angelo Reyes and the inconsolable father of the victim.

Erap wary he won't be allowed to return, wants covenant

By Armand Nocum, Luige del Puerto and Juliet L. Javellana

THE SAGA over Joseph Estrada's request for US-based surgery has taken a new twist: Now the deposed President wants a guarantee that he can return to the country.

Days after Malacañang officials suddenly signaled support for his medical request, Estrada expressed reservations about going abroad at this time.

"He's wary that he will not be allowed to come back," Housing Secretary Michael Defensor, who visited Estrada on Sunday, said in a phone interview yesterday.

Defensor was quoted by Palace reporters as saying that the government would be amenable to signing a covenant "to assure the Erap camp that he can come back after his treatment" abroad.

But Defensor said any covenant would have to have the permission of the anti-graft court.

"I think if there will be an ar-

ERAP/ A22

9 Kuwaiti teeners gang-rape Filipina

KUWAIT CITY—Police have arrested nine Kuwaiti teenagers for abducting and gang-raping a Filipina domestic helper at a desert camp, a newspaper reported Tuesday.

Arab Times quoted a police source as saying four of the men kidnapped the girl and took her to the camp where they repeatedly raped her.

They later invited five of their friends who also were reported to have raped the victim.

According to the source, the nine suspects confessed to their crime after the woman recognized them.

In Manila, the Department of Foreign Affairs said it had yet to receive a report of the incident but it vowed to provide assistance to the Filipina victim.

DFA Undersecretary for OFW Affairs Jose Brillantes, in a phone interview, said he had already ordered his staff to contact the Philippine Embassy in Kuwait City to learn more details about the incident. He said the foreign office would monitor

9 KUWAITI/ A22

Betti Sy: UP summa cum laude graduate

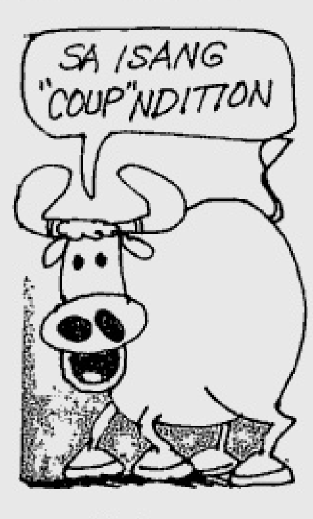
By Doris C. Dumlao

BETTI Chua Sy, the 32-year-old Coca-Cola executive found dead yesterday, was destined for greater things.

"She had a very promising future in the Coca-Cola system. The senior management looks fondly on her. She's very smart and very diligent," said JB Baylon, public affairs director of The Coca-Cola Export Co.

Baylon was the first person to arrive at the morgue yesterday to identify Betti's body, ahead of her kin who came from Quezon City. It was a task he would have gladly passed up, he said.

BETTI/ A9



Gringo: Me, too, for reconciliation

By Philip C. Tubeza

PEACE and goodwill is suddenly in the air. Even a hardened veteran of at least seven coup attempts against the government is willing to take up President Macapagal-Arroyo on her offer of national reconciliation.

His back once again against the wall for his alleged participation in the failed July 27 mutiny, Sen. Gregorio "Gringo" Honasan yesterday indicated that he too was willing to join the healing process initiated by Ms Macapagal if charges of

GRINGO/ A21

It's final: SC rules stolen $683M belongs to gov't

By Philip C. Tubeza

IT'S final.

The $683 million that the late dictator Ferdinand Marcos had deposited in Swiss banks is to be released to the government, the Supreme Court ruled yesterday.

Voting unanimously, the high court denied with finality several petitions from the Marcos heirs asking the high tribunal to set aside its July 15 decision declaring the $683 million ill-gotten and forfeited in favor of the government.

The tribunal also rejected a worldwide injunction on the Marcos funds issued by US Judge Manuel Real, the result of a 1990 ruling by Real awarding almost $2 billion in damages from the Marcos estate to 9,539 victims of rights abuses by the Marcos regime.

The decision came a week after the US 9th Circuit Court of Appeals turned down a last-ditch attempt by the Marcoses to stop the release of the $683 million to the government by seeking mediation by the US court "for possible settlement" of the disputed funds.

"There is justice waiting to be done. The people and the state are entitled to favorable judgment, free from vexatious, capricious and oppressive delays, the salutary objective being to restore the ownership of the Swiss deposits to the rightful owner, the Republic of the Philippines, within the shortest possible time," said the 21-page ruling penned by Associate Justice Renato Corona.

IT'S FINAL/ A22

WEATHER FORECAST

FORECAST: Central and Southern Luzon and Visayas will experience mostly cloudy skies with scattered rainshowers and thunderstorms. The rest of the country will be partly cloudy to cloudy with isolated rainshowers or thunderstorms.

SOURCE: PAGASA

COMPILED BY: RAY LEYESA, PDI RESEARCH/11/19/03

Second FRONT PAGE

E-mail: pr_news@inquirer.com.ph

Metro Manila	Cloudy with Rains	Iloilo/Bacolod	Cloudy with Rains
Baguio	Partly Cloudy	Roxas	Cloudy with Rains
Tuguegarao	Partly Cloudy	Cebu	Cloudy with Rains
Laoag	Partly Cloudy	Tacloban	Cloudy with Rains
Clark Zone	Cloudy with Rains	Gen. Santos	Cloudy with Rains
Tagaytay	Cloudy with Rains	Zamboanga	Cloudy with Rains
Legazpi	Cloudy with Rains	Cagayan de Oro	Partly Cloudy
Calapan	Cloudy with Rains	Davao	Partly Cloudy

Strunk case not yet lost, DOJ told

By Philip C. Tubeza

US EMBASSY legal attaché Jeffrey Cole has advised the Department of Justice to re-file the extradition case against Rod Lauren Strunk with another federal court, Justice Undersecretary Ma. Merceditas Gutierrez said yesterday.

Last week, Judge Gregory Hollows junked the Philippine government's bid to have Strunk, prime suspect in the murder of his wife, actress Nida Blanca, in 2001, brought back to the country due to the "conflicting and inconsistent evidence" the DOJ and the National Bureau of Investigation had presented.

Blanca's daughter Kaye Torres and her lawyer have accused DOJ and NBI officials of bungling the extradition case.

In response to Torres' accusation, President Macapagal-Arroyo yesterday directed Justice Secretary Simeon Datumanong to review whether the DOJ and NBI had committed "serious lapses" that led to the dismissal of the extradition against Strunk.

"I shall demand accountability and ensure corrective action in the interest of justice," Ms Macapagal said in a statement.

Despite the setback, the President was determined to pursue the case. "Anyone who is charged with committing a crime in our country must face the justice of our courts and the government will not rest until we obtain justice for Nida," she said.

Justice Secretary Datumanong stood by his embattled officials, saying that the DOJ was doing everything it could in the case.

"We would like to assure the public that we are dedicating the same effort in this case as we do with other cases we are handling. In fact, I have ordered (Gutierrez) to study the options of whether to re-file the extradition case or make an appeal," he said in a statement.

Gutierrez said the DOJ would present as much evidence as it could gather. She said the government, like before, would send representatives to the United States to ensure that this second attempt to extradite Strunk would succeed.

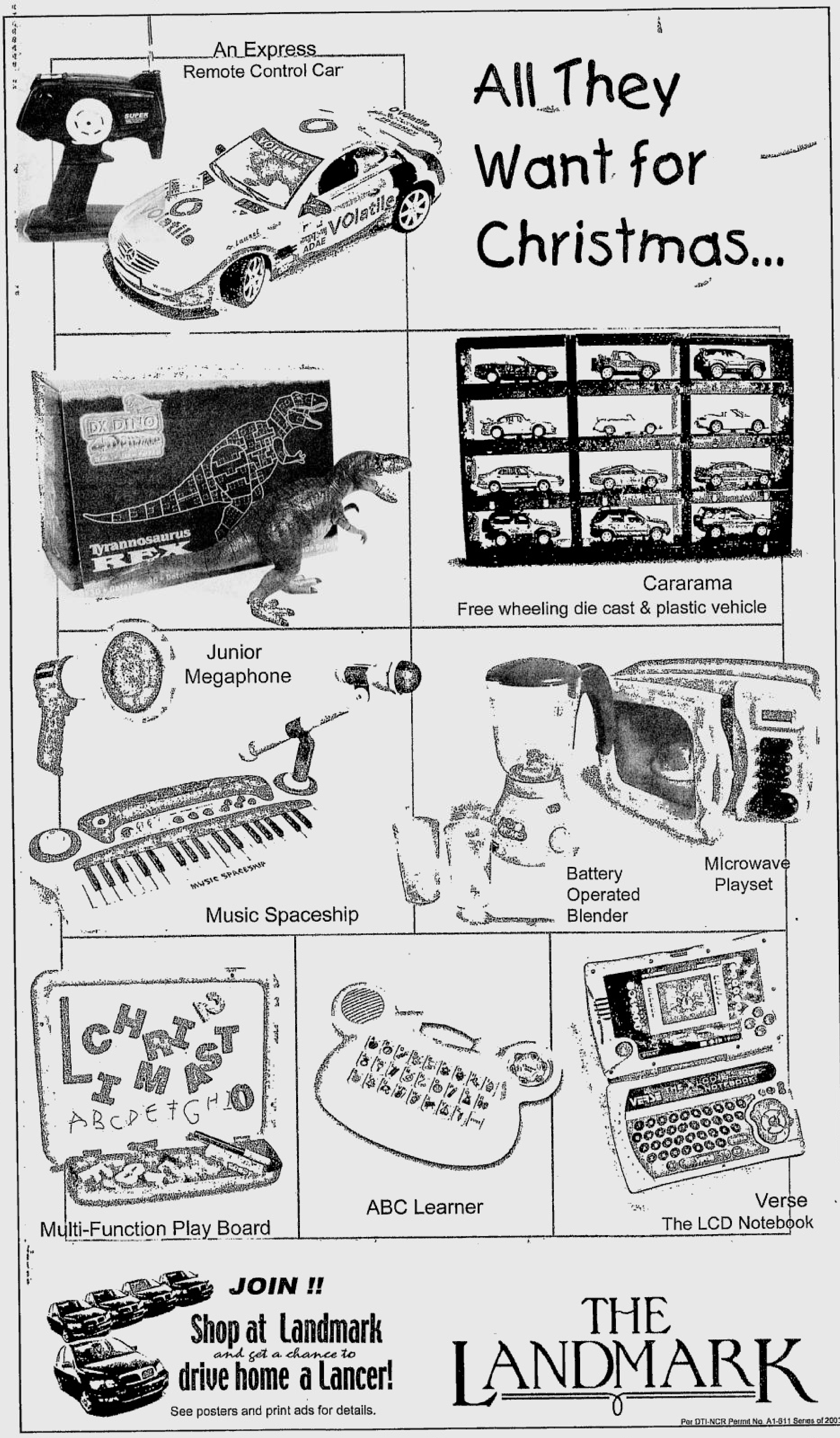
She called on Blanca's friends to tell everything they knew about the brutal murder of the well-loved actress. She welcomed the Senate inquiry into the case, saying that these might shed more light on the murder.

Gutierrez said that Cole was surprised to learn that US attorney Ken Melikian had complained that the DOJ was not doing its best.

Torres and her lawyer Harriet Demetriou said on Monday that Melikian had complained to them that the Philippine government showed "lack of interest" in pursuing the case.

At a press conference the other day, Gutierrez, NBI Director Reynaldo Wycoco and the prosecutors handling the Blanca case denied that they were negligent.

Wycoco said NBI agents Ross Bautista and Roland Argabioso even went to the United States and made a Powerpoint presentation before Melikian to give him a clearer picture of the whole case. He said the NBI agents even coughed up P33,000 for the trip. *With a report from Gil Cabacungan*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Protesters warned: Don't cross the line

PRESIDENT Macapagal-Arroyo yesterday threatened to use force against unnamed political foes who, she said, went beyond legitimate protest and tried to destabilize the country.

She said that while "maximum tolerance" would be applied to legitimate protesters "those who crossed the line will be met with forceful preemption."

A number of anti-Macapagal groups, coalesced under a newfangled "Alternatiba ng Mamamayan" (People's Alternative), said they would stage tomorrow another massive protest in the Makati central business district, the site of a mammoth rally that was dispersed by riot police last week.

At the same time, the militant Bagong Alyansang Makabayan said it would launch a march on Malacañang tomorrow to demand the President's resignation.

The political tension has been causing jitters in the financial markets, nearly four months after a failed coup attempt by mutinous junior military officers last July.

The President has said that the protest in Makati last week, which police said was made up of supporters of jailed ex-President Joseph Estrada, was part of a plan by political opponents to undermine the May presidential elections.

"I regret the fact that while the masterminds lurk in the background, it is the exploited poor who bear the brunt of dispersal operations such as in the recent Ayala incident. The pay-for-protest scheme of our detractors are an insult to the poor who must be treated with respect and compassion," the President said yesterday.

Ms Macapagal, who has been making peace overtures to Estrada and other anti-government forces, did not name names. *Juliet Labog-Javellana and Christian Esguerra*

GMA admits presence of JI agents in RP

PRESIDENT Macapagal-Arroyo yesterday admitted the presence of operatives of the regional terror network Jemaah Islamiyah in the country, but assured that the government has been hunting them down relentlessly.

"There are some JI operatives who are still in the country and they are being hunted by the government. We are keeping them on the run so they cannot consolidate to plot out large-scale terrorist actions," said Ms Macapagal in a statement.

Captured JI leader Taufiq Rifqi earlier revealed that the JI had been training new recruits from Indonesia inside a camp to make bombs, use weapons and read maps. The camp was established three years ago in Mindanao under the protection of the secessionist Moro Islamic Liberation Front (MILF).

"These JI cells are at times given free passage by low-level armed groups and we have asked the MILF leadership to ostracize and isolate the terrorists," the President said.

But the military downplayed reports about the continued training of JI militants in Mindanao with the help of the MILF, saying these are "old" reports.

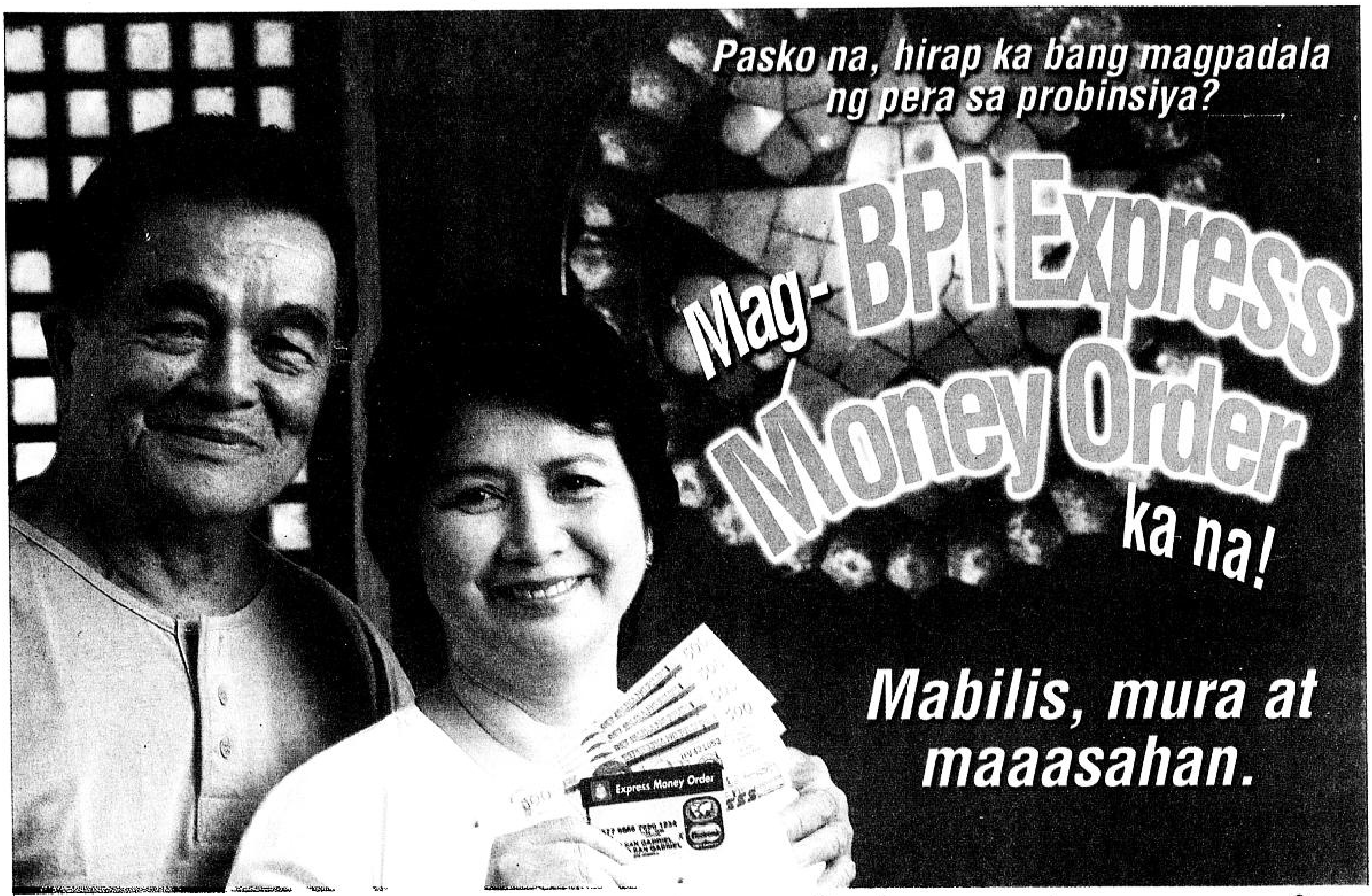
Lt. Col. Daniel Lucero, military chief information officer, said they have not gathered fresh evidence confirming reports that JI operatives had undergone recent training in MILF camps.

"We have not, as of the moment, monitored any presence of JI camp in Maguindanao," he said, referring to the MILF's former stronghold, Camp Abubakar and other nearby camps.

The reported JI terrorist training in Maguindanao shows the lack of sincerity and bad faith of the MILF in concluding a peace accord with the government, Rep. Prospero Pichay Jr., chairman of the House committee on national defense, yesterday said.

Pichay said the terrorist training is proof that the MILF and the JI still maintain close relationship.

He recalled that in the early '90s, Kalif Muhammed, a high ranking al-Qaida member, together with the JI, trained local and foreign terrorists in Camps Lebanon and Vietnam in Camp Abubakar, Maguindanao. *Gil C. Cabacungan Jr. and TJ Burgonio*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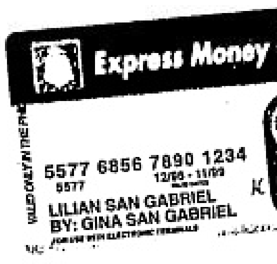

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Solons hound Davide

By Carlito Pablo

CHIEF Justice Hilario Davide Jr. may have prevailed in the recent impeachment crisis but it does not mean that his persecutors at the House of Representatives are done with him.

House legislators identified with the group that forced the impeachment of Davide yesterday called for a "special audit" of the Judiciary Development Fund during a hearing yesterday of the House justice committee.

Davide's opponents in the chamber had used alleged irregularities in the disbursement of the JDF, a multi-billion fund solely administered by the Chief Justice, as a basis for impeaching Davide.

At yesterday's hearing, the legislators claimed that representatives of the Commission on Audit and the Supreme Court failed to answer questions to their satisfaction.

Cecilia Cagaanan, resident COA auditor at the SC, admitted during the hearing that there were instances of "understatement" and "overstatement" of accounts from the JDF, but stressed that she uncovered no irregularities.

Lakas Rep. Jacinto Paras, a signatory to the impeachment complaint, commented that it was the COA that was adjusting to the court's accounting system.

Ma. Corazon Ordoñez, the chief of the SC fiscal management and budget office, admitted during the hearing that the distribution of the JDF as stipulated by PD 1949—80 percent to go to the cost of living allowances of judiciary employees and 20 percent for the improvement of court facilities—was not followed to the letter.

Ordoñez said Davide adopted the old "practice," since 1985, of exercising personal discretion in the use of the 20 percent. *With a report from Cynthia D. Balana*

Kin of Erap mistress charged with graft

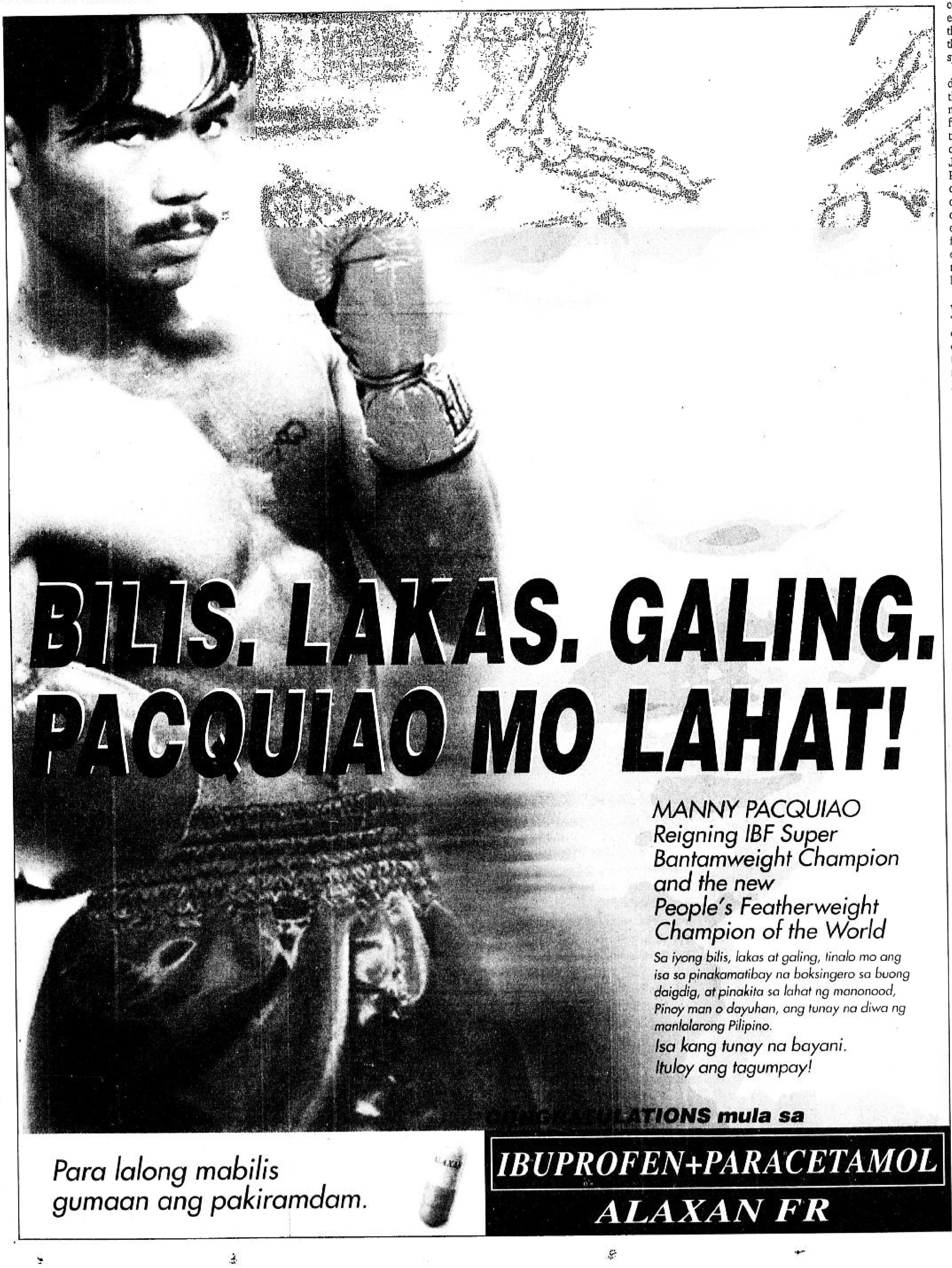
FOUR officials of the Lung Center of the Philippines led by its former head Dr. Fernando Melendres, were recommended yesterday to be charged with graft before the Sandiganbayan for the purchase of a P2.4 million hospital beds sans bidding.

In a statement, Ombudsman Simeon Marcelo said others charged include LCP bidding awards committee head Albilio Cano, billing and collection division chief Ma. Nicolasa Torres and Arsenio Bautista of the LCP procurement property and supply division.

Melendres is the uncle of Joy Melendres, alleged former lover of ousted President Estrada, who is now on trial for plunder before the anti-graft court.

Marcelo said the complaint by former LCP deputy director Jose Pepito Amores was meritorious and that there was "probable cause" to indict Melendres and the other accused for the purchase of 98 hospital beds from the Philippine Medical Dental Specialist (Philmed) without bidding.

Melendres dismissed the issue as a "political persecution owing to my closeness with a man I still consider as the President of the country (Estrada)." *Armand Nocum*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Brother defends Roco, threatens to sue accuser for libel

By Armand Nocum

"A PERJURED witness" whose accusations were tainted with politics was how Camarines Sur Rep. Sulpicio Roco yesterday described Vice Mayor Ramoncito Roco Robles of Calabanga, Camarines Sur.

Robles earlier said he had documents to prove that he had handled, collected and distributed monies from former Sen. Raul Roco's pork barrel-funded projects.

The vice mayor is facing charges of grave misconduct in relation to the alleged P2.885-million textbook scam in 1999, along with Roco brothers Sulpicio and Ramon, chief of Naga City's Land Transportation Office. Robles implied in his affidavit that Raul, who was education secretary at the time, had "apparent knowledge" of the transaction.

Perjury

In a statement, Sulpicio cleared Raul of all involvement in the alleged scam and said he was filing "malicious libel and perjury charges" against Robles, a distant relative.

Raul's best defense, Sulpicio said, was that he did not approve the textbook deal supposedly promised to Maria Rowena Sambeli-Enesio, who filed the charges of grave misconduct before the Office of the Ombudsman.

Enesio, general manager of the White Orchids Publishing House Inc., accused Robles, Sulpicio and Ramon of obtaining P2.885 million from her, with the assurance that they could secure Raul's "approval and signature" for two textbook contracts from the Department of Education, first for P50 million and, later, P200 million.

Baseless

"Only Robles received money," Sulpicio said in his statement, adding that the charges against him and his two brothers were "false and baseless."

The statement further read: "After joining the Villafuerte camp in Camarines Sur politics, (Robles) now admits to the crime of influence peddling or name dropping to gain an illegal advantage to himself. Shame on him! That admission ... binds only Robles. The truth of the matter is that all the Countrywide Development Funds (CDF) of Sen. Roco were implemented pursuant to law by the appropriate agencies."

Robles told the INQUIRER that he decided to come forward because, in spite of his silence, Sulpicio had gone on a media campaign to pin all the blame on him.

"I'm just an errand boy," he said. But he admitted returning P1.5 million to Enesio last Oct. 7, and said Ramon also returned P600,000 earlier.

He denied that his claims were meant to thwart Raul Roco's presidential plans.

"I love him," Robles said. "I will never do that to him. I will even vote for him."

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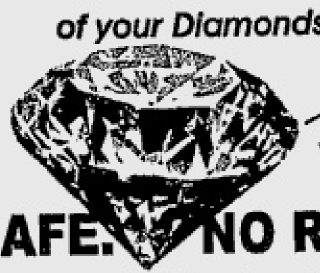

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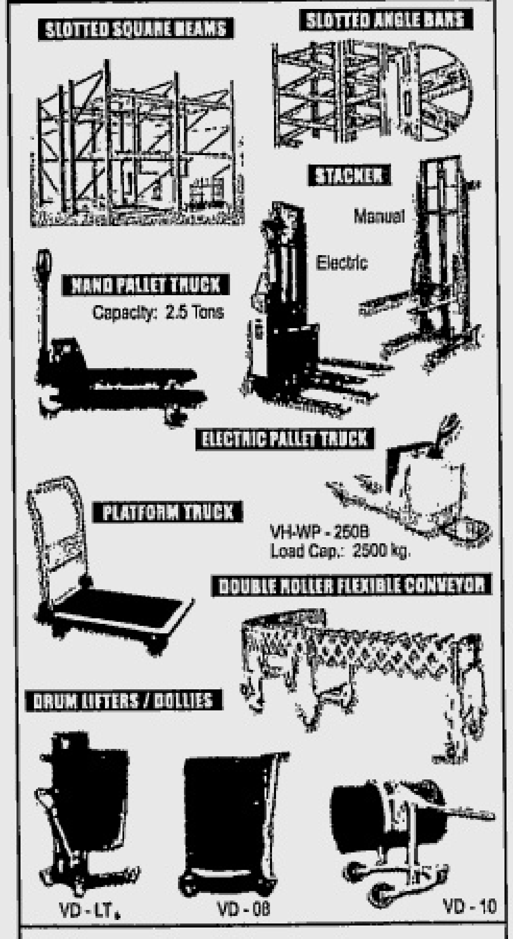

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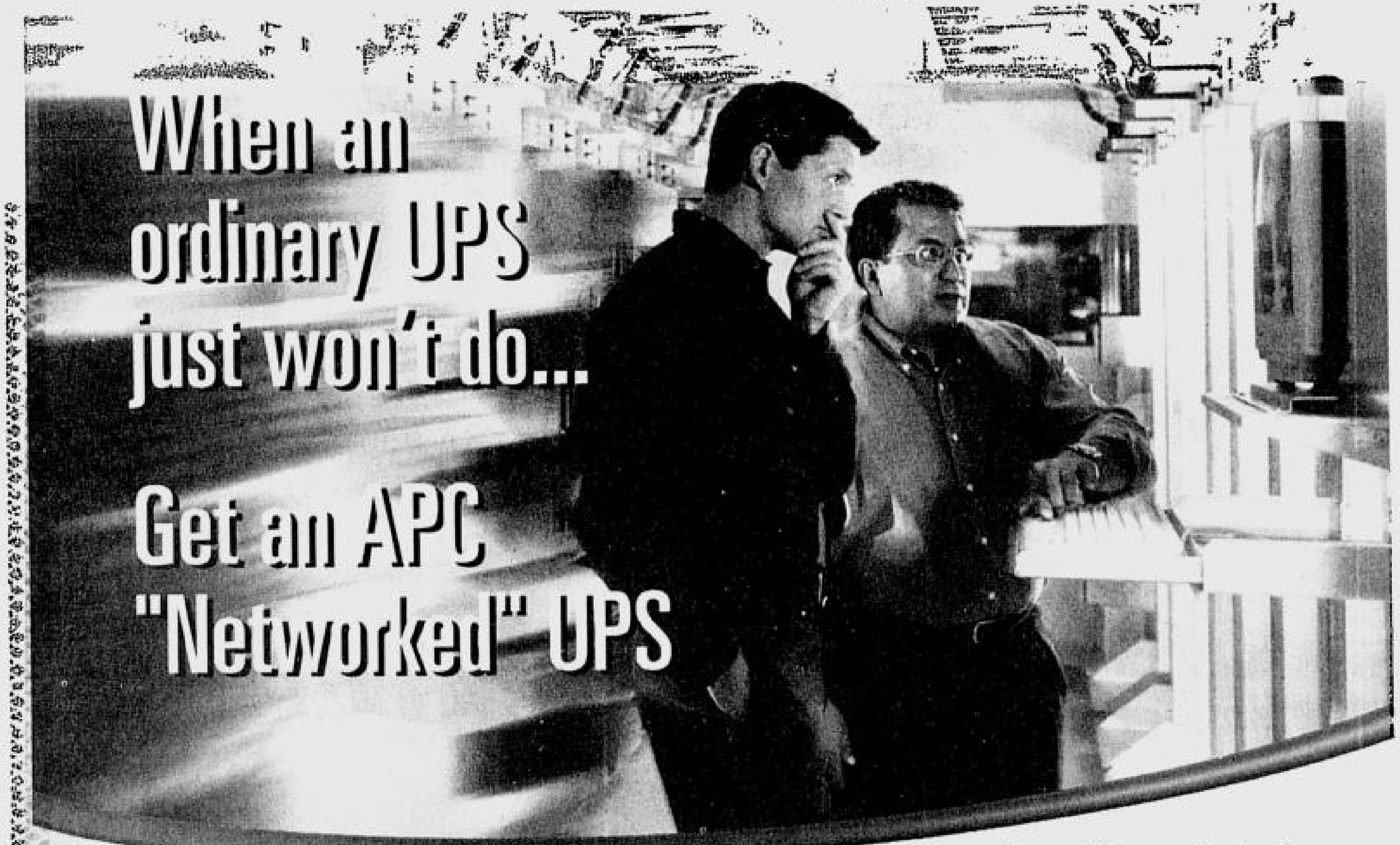
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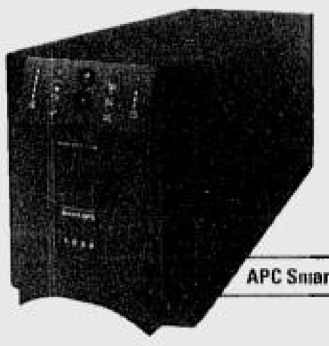

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RP to pull troops out of Iraq if...

PHILIPPINE troops and humanitarian workers in Iraq will be pulled out swiftly if the threat to their security worsens.

"We shall closely monitor developments directly from the ground," President Macapagal-Arroyo said yesterday in a statement. "We will ensure that our nationals will be kept out of harm's way and immediately evacuated if called for by the shifting situation."

The President said Malacañang was "continually assessing the security conditions in Iraq to sharpen our options."

Ms Macapagal earlier said the recent suicide bombings would not deter the government from sending more peacekeeping troops to Baghdad.

The Philippines has deployed 178 soldiers, police and humanitarian workers as part of a United States-led international force occupying Iraq.

Malacañang promised the US-appointed Iraqi Governing Council last month that the contingent would be increased to 500 early next year.

But the security problem has escalated.

"We have to balance our international commitments against the safety of our own peacekeepers and humanitarian workers," the President said.

Judge facing harassment, Ping's camp complains

By Norman Bordadora

THE LAWYER of opposition Sen. Panfilo Lacson yesterday dared the Senate committee on justice to investigate the alleged harassment of Quezon City Judge Ma. Teresa Yadao by the executive department after she junked the Kuratong Baleleng rubout case against the senator.

Lawyer Rufus Rodriguez urged Sen. Francis Pangilinan, who chairs the committee, to conduct an investigation into Yadao's claims that personalities identified with the government verbally harassed her with threats of administrative sanctions and even disbarment.

"There's something wrong if anybody in the executive branch of government would threaten a judge. The judiciary is the last bulwark of a democracy and a judge must be insulated from these kinds of pressure," Rodriguez said in a breakfast forum in Quezon City yesterday.

"If Sen. Pangilinan is sincere in doing his job, he should look into these allegations," Rodriguez said.

Rodriguez, however, did not identify those pressuring Yadao after she handed down her rather unpopular decision dismissing the murder charges filed against Lacson and 33 others for the Kuratong rubout case.

"Those in government should perhaps file a motion for reconsideration of Judge Yadao's decision. But they should not subject her to threats of disbarment and other administrative sanctions," Rodriguez said.

Lacson's lawyer said Yadao's decision should be read in its entirety before passing judgment on her alleged bias.

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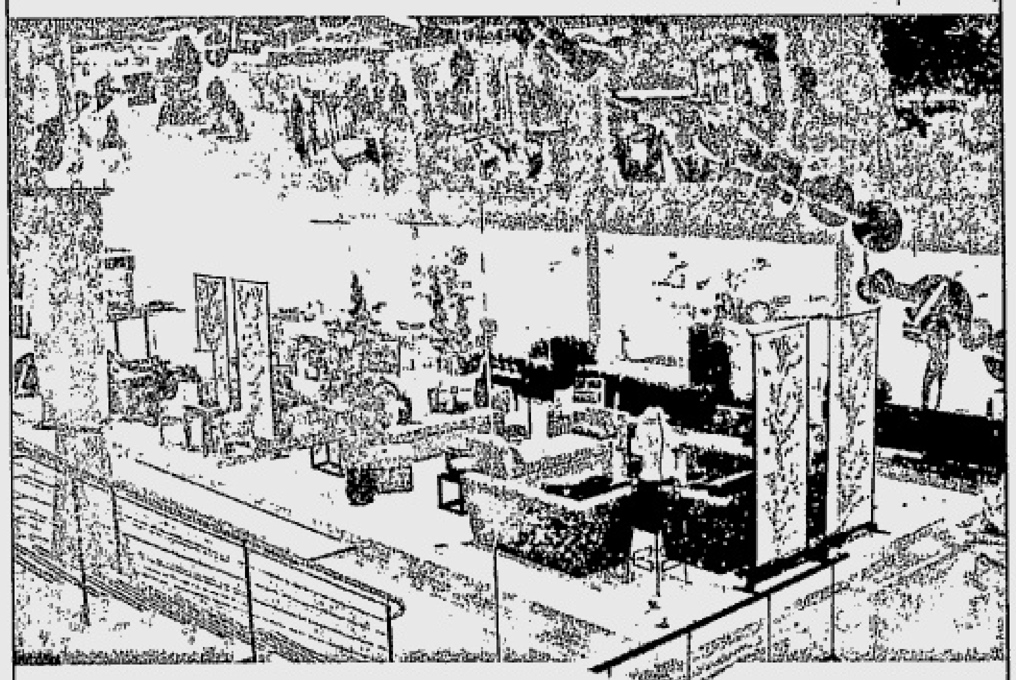

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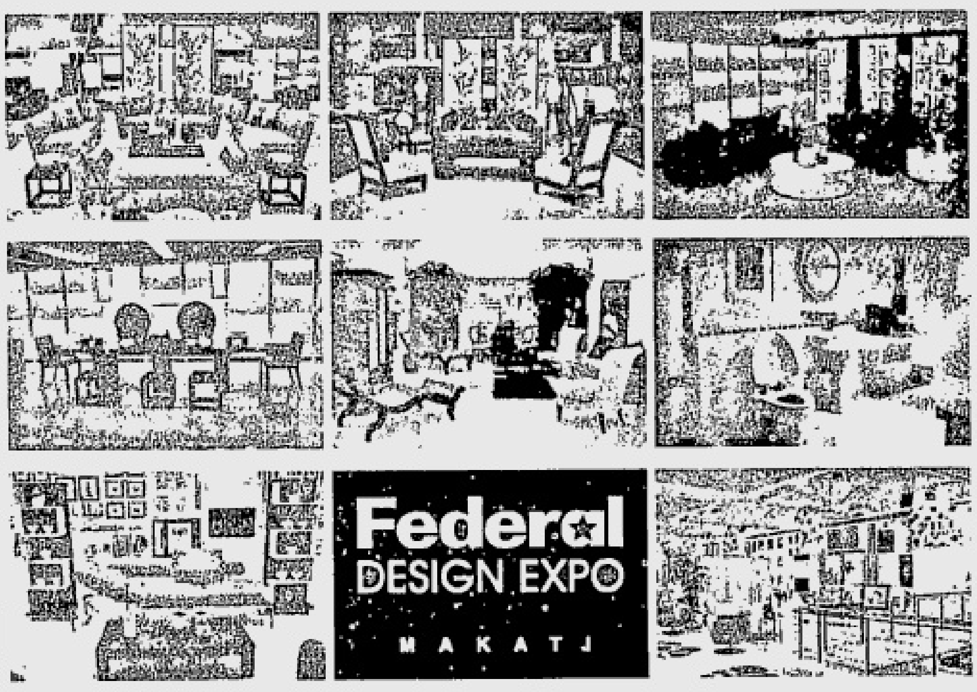

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Bite-sized news makes it big at 2

From page A1

115,000. Two years later, news in bite-sized pieces just right for commuters on the run are still available Monday to Friday—free of charge.

"We hope to keep it free forever," Alexandra Prieto-Romualdez, Philippine Daily Inquirer president and chief executive officer, said.

"Libre helps keep people reading and informed. It gives service to the community," she explained.

Where available

Libre is a tabloid-sized English-Filipino daily, published by the Philippine Daily Inquirer Inc.

It is given for free in the Metrorail Transit and the Light Railway Transit 1 and 2 systems.

Libre is also available in the arrival area of the terminal of the Ninoy Aquino International Airport and the WG&A Superferry terminal of the Manila port area.

During its launch in the Baclaran terminal of LRT 1, INQUIRER publisher Isagani Yambot reiterated that Libre is free of charge to encourage reading among the general public.

Strong bond

Two years of reading has expectedly formed a bond between Libre and early morning commuters.

"The relationship between the reader and the paper is so strong. And the connection is not just with the commuter because there is a pass-on rate of at least five times," Romualdez said.

She and members of the PDI board were initially hesitant to launch Libre given the economic difficulties the country faced in the late 1990s.

She said it was Dave Valdes, senior vice president for corporate services, who noted the emerging trend of free newspapers in other countries after attending a conference in 1999.

High risk

"To fully rely on advertisements (to finance) a newspaper is difficult. We felt then that risk was too high, the economy was not doing too well that time," Romualdez recalled.

The idea was shelved until Romualdez herself attended a conference of the World Association of Newspapers (WAN) in Hong Kong in June 2001 with INQUIRER editor in chief Letty Jimenez-Magsanoc and managing editor Joey Nolasco.

There, they got all excited about the possibility of publishing a free INQUIRER. It could be done, they said, and lost no time in making a mock-up of INQUIRER Libre upon their return.

Board approval

Also, feasibility studies were made when Romualdez and company returned to Manila.

When the editorial group presented the Libre layout, concept and contents to the PDI board, it was unanimously approved.

"We knew it was risky (financially) but we felt also the need for us to provide something that would help encourage reading among the commuting public." Romualdez said.

Fast-food style

Romualdez noted that the commuters targeted by the paper's free paper are not broadsheet readers.

The experience in the WAN conference, she added, also made the INQUIRER group see the opportunity to expand readership among those who are not natural readers of the parent paper.

Libre provides the non-readers a chance to read up on the news, fast-food style.

Romualdez said four months of study eventually pushed the company officers to decide to take the next big step.

"There exists a market among commuters that needs more informative stories but this market does not have a newspaper it can call its own," Romualdez said.

Libre, she said, is the response to "the need for more informative stories" for a critical mass.

Encourage reading

"We knew it was risky (financially) but we felt also the need for us to provide something that would help encourage reading among the commuting public." she said.

"We were also keen on keeping a balance ratio between English and (Filipino) stories," Romualdez added.

Quality plus

One measure of how commuters react to Libre is the feedback received daily. Romualdez is constantly updated about readers' reaction to Libre.

"People value high quality at a low price. Imagine how they respond to high quality that comes free," she noted.

Two years after INQUIRER's big gamble, Romualdez smiled as she looked back to a risky project that has paid off, and how.

"It is more than I expected," she said.

Cathy Yamsuan

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The workshop will run on **Wednesday, November 26 to Friday, November 28, 2003,** from 8:30 a.m. to 5:00 p.m. at the Hotel Intercontinental Manila, Ayala Avenue, Makati.

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Betti Sy UP summa cum laude graduate

From page A1

Sy, a Chinese-Filipino who joined Coca-Cola Export in September 2000, had gone up the corporate ladder rapidly because of her diligence, Baylon said.

Her death was a big loss for the company, he added.

She joined Coca-Cola Export initially as a business intelligence officer, became finance manager a year after and was appointed commercial finance director in September last year.

"She was one of the sweetest persons you'll find here," Baylon said.

Only girl

The eldest of six children and the only girl at that, Betti was said to be the apple of her father's eyes and was always a doting aunt.

"She would take her *pamangkin* (nephews and nieces) out to the malls and was even planning to take one of them to the United States," Baylon said, quoting one of Betti's grieving brothers.

"There are bullets all over her, so I just hope that she had passed out before she died so it would have been less painful for her," Baylon said.

He also said he hoped that investigators would not miss out on the pieces of evidence that would lead to the identification and capture of the perpetrators.

This developed as her body was found wrapped in a blanket and stuffed in a trash bag.

"She is the latest in a long list of similar cases and we hope she'll be the last. She's a very unselfish person and she'll also wish that (she'll be the last)," Baylon said.

Consistent achiever

A consistent achiever, Betti finished her BS degree in Business Administration in UP in 1991 and completed her MBA at the same university in 1997.

After graduating from college, she began her career as an account officer assistant at the Philippine Commercial International Bank (now Equitable PCI Bank), then became assistant general manager of Metalwealth Enterprises Co. from 1991 to 1997. She then ventured into investment banking, joining BNP Prime Peregrine Inc. as an assistant manager for corporate finance in 1997. She was finance manager of brokerage house BNP Paribas Peregrine Securities Inc. until September 2000.

According to Teresita Ang-See of the Citizens Action Against Crime, Sy was looking forward to studying at the Wharton Business School of the University of Pennsylvania.

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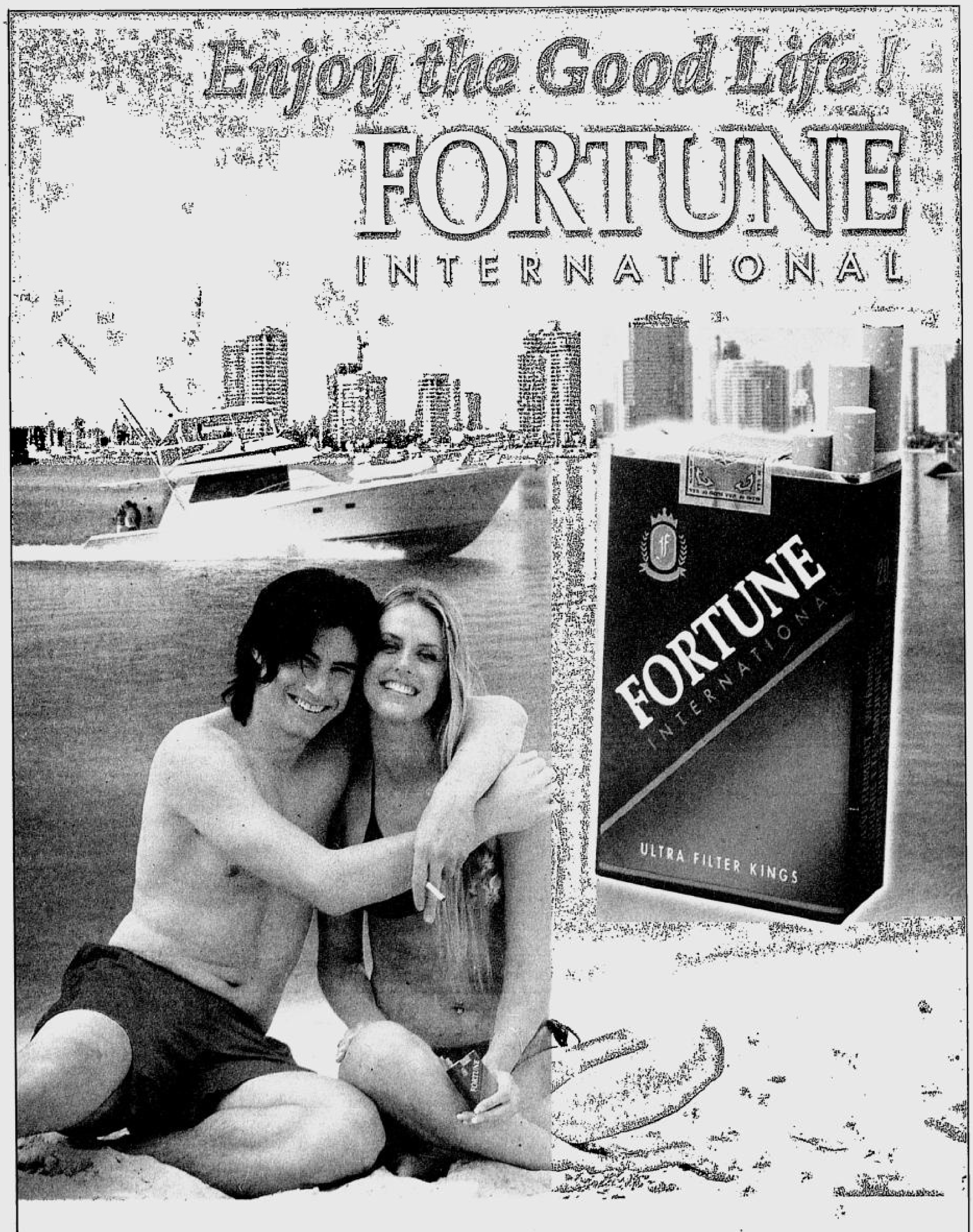

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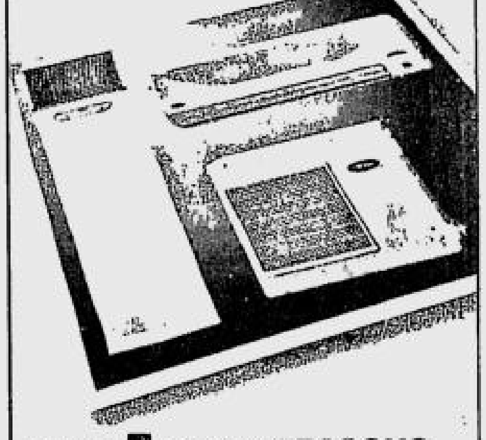

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The WORLD

Editor **Luverne B. Gueco**

Italian official quits, slams coalition

BAGHDAD—An Italian member of the US-led coalition has resigned, accusing the Bush administration of inefficiency and failing to understand Iraq. In Tikrit, US forces killed six alleged insurgents as they pressed their search for a former Saddam deputy believed to be orchestrating attacks on Americans.

Before quitting, Marco Calamai, a special counselor of the Coalition Provisional Authority in the southern province of Dhi Qar, criticized L. Paul Bremer's administration for its handling of Iraq. The charges come as Russia and France objected to the US timetable for handing over power to the Iraqis by July 1.

Rising casualties added new urgency to the task. Three American soldiers died Monday—one in an ambush on a patrol, another by a roadside bomb and a third from a non-hostile gunshot wound.

Earlier Monday, US-led troops attacked dozens of suspected guerrilla hideouts as it intensified the search for Izzat Ibrahim al-Douri, No. 6 on the most-wanted list of 55 Iraqis and former vice chair of Saddam's Revolutionary Command Council, US military spokesperson Brig. Gen. Mark Kimmitt said.

For a second straight day, American troops fired a satellite-guided missile with a 225-kg warhead on Monday, this one at a suspected insurgent sanctuary 15 km south of Tikrit, Saddam's hometown.

They continued attacking suspected insurgent positions late Monday with mortar and tank fire, US military officials said. Sporadic explosions could be heard reverberating across Tikrit overnight but there were no immediate reports of casualties in the US attacks.

"Clearly, we're sending the message that we do have the ability to run operations across a wide area," said US Lt. Col. William MacDonald. "We have overwhelming combat power that we will utilize in order to go after groups and individuals who have been conducting anti-coalition activities."

In Rome, the Italian foreign ministry confirmed on Monday that Calamai had resigned but gave no reason.

In an interview with the leftist daily L'Unita, Calamai complained that the British and Americans had marginalized the Italians. "They don't consult us, they don't involve us."

Calamai said only an interim authority headed by the United Nations could turn things around.

He told Italian reporters in Nasiriyah on Sunday that the failure of the coalition to understand Iraqi society had created "delusion, social discontent and anger" among Iraqis and allowed terrorism to "easily take root." He cited last week's truck bombing at an Italian paramilitary garrison in the city, which killed 19 Italians and 14 others.

Calamai said about $400,000 a month was supposed to be made available for projects in Dhi Qar province alone but "because of the muddled organization of (the coalition), only a fraction has been spent." *AP*

Asian gov'ts worry about troops in Iraq

BANGKOK—Asia-Pacific governments have pledged to keep their troops in Iraq, but the escalating violence, new al-Qaida threats and strong public opposition are beginning to cause jitters in the US-led coalition.

Until now Australia, New Zealand, the Philippines, Singapore, South Korea and Thailand have insisted they will not withdraw despite indications the security situation is spinning out of control.

But last week's Nasiriyah bombing which left 19 Italian police dead, and al-Qaida's threat against US allies Britain, Italy, Australia and Japan—including an explicit warning to Tokyo not to send troops—is testing their nerves.

Public resistance to the deployments has been rising in step with the mounting death toll—more than 160 US soldiers have been killed since May 1 when US President George W. Bush declared major hostilities over.

On Tuesday the first serious crack in resolve came when President Macapagal-Arroyo of the Philippines—a steadfast US ally in the region—said troops would be pulled out swiftly if their safety was threatened.

Japan was expected to send an advance party of 150 troops by the end of this year, followed by another 550 in early 2004, but a day after the Nasiriyah bombing it toned down its pledge on the first wave.

Even before the attack the prospects of a deployment were dimming, with opinion polls showing 71 percent of Japanese people not in favor.

Thailand has also seen fiery debate over the deployment of more than 400 troops, including engineers and medical teams, to the central city of Karbala, and calls from the Senate for a complete withdrawal.

Prime Minister Thaksin Shinawatra has rejected the demand and insisted Thai troops are safe, but a military envoy will go to Iraq this month to assess the conditions amid growing public concern over their safety. *AFP*

2 Israelis die in West Bank

JERUSALEM—A Palestinian gunman, his rifle wrapped in a prayer mat, walked to a West Bank checkpoint and killed two Israelis at close range Tuesday, just a day after both sides hinted a progress toward a truce and a quick Israel-Palestinian summit.

In the Gaza Strip, troops raided a refugee camp, setting off a gun battle that wounded nine Palestinians, one critically.

It was not clear whether the renewed fighting would jeopardize Egyptian-led truce efforts. Egypt proposes that Israel halt military operations in the West Bank and Gaza Strip and that Palestinian militant groups stop attacks on Israelis.

In the past, Israel has rejected such proposals, saying it would only stop military strikes if Palestinian security forces crack down on armed groups. However, the Egyptian mediator, intelligence chief Omar Suleiman, said Monday he had received positive signals from Israeli officials.

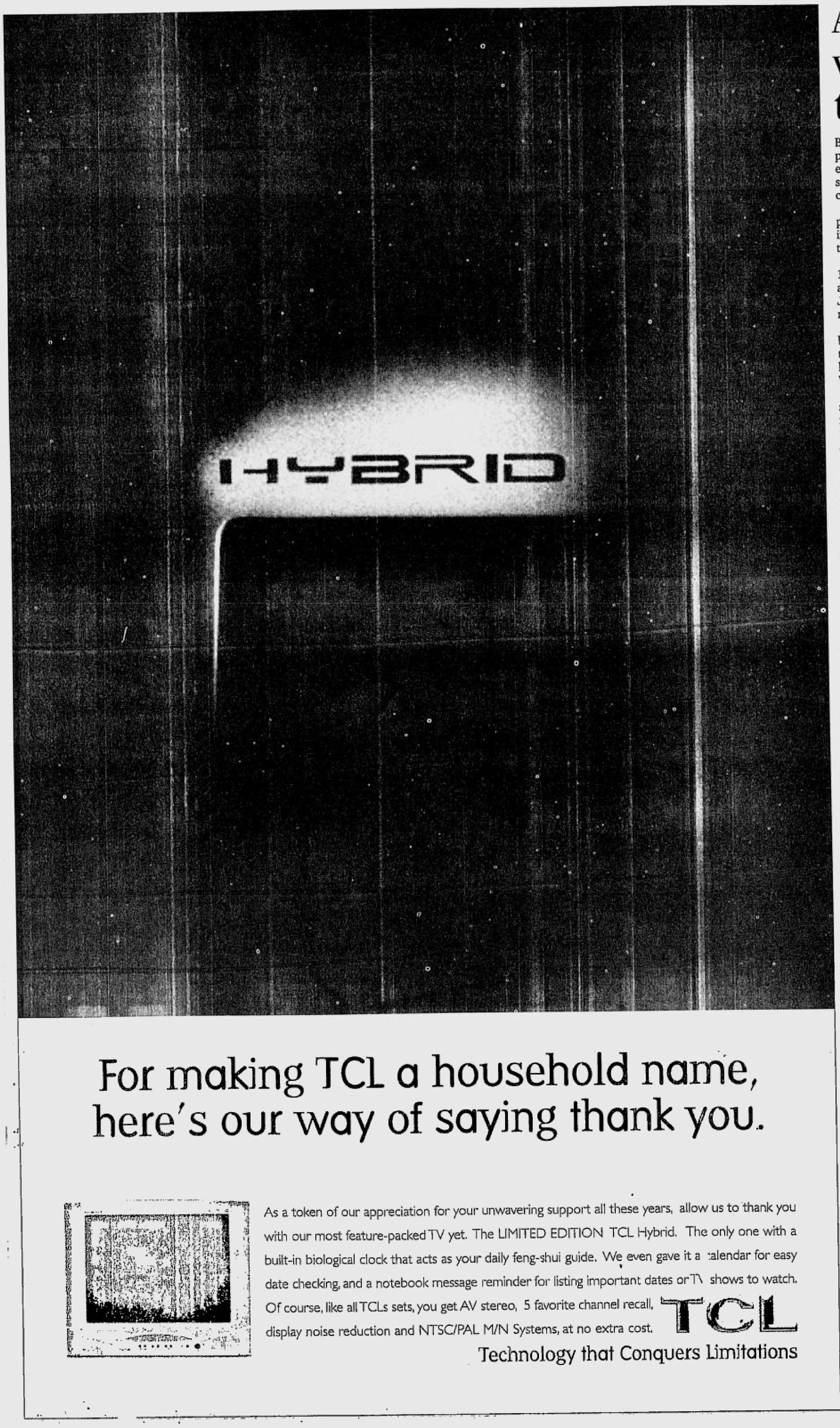
Israeli Prime Minister Ariel Sharon said he would meet his Palestinian counterpart, Ahmed Qureia, "in the coming days." It would be their first summit meeting since Qureia, widely known as Abu Ala, took office more than a month ago.

In Tuesday's shooting, a Palestinian attacker, his rifle wrapped in a prayer mat, walked toward a West Bank checkpoint and opened fire, killed one Israeli and critically wounding a second who died en route to the hospital. Soldiers fired at the assailant who sped away in a get-away car, security officials said.

Israeli Justice Minister Tommy Lapid said a truce would only work if the Palestinian security forces were serious about stopping such attacks.

"We want to give Abu Ala credit if he is honest about stopping attacks," Lapid told Israel Army Radio. "What happened this morning places doubt on this honesty . . . Right now it looks like talks about a ceasefire are premature."

Sufian Abu Zaideh, a Palestinian Authority official, said the Palestinians were working hard for a truce. "We are striving for a situation in which there won't be attacks and there won't be occupation, there won't be Israeli pain and there won't be Palestinian pain," he told the radio. *AP*



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SWORN IN
Arnold Schwarzenegger, who arrived in the United States 35 years ago as a bodybuilder dreaming of fame and fortune, takes his oath of office as governor of California on Monday on the steps of the state Capitol. He says he is ready to take on the "massive weight we must lift off our state." REUTERS

US sniper convicted of murder

VIRGINIA BEACH, Virginia—In a verdict that could cost him his life, a stone-faced John Allen Muhammad was convicted of using a high-powered rifle, a beat-up car and a teenage sidekick to murder people at random and terrorize the Washington area during last year's sniper attacks.

After Monday's verdict was announced, the jury immediately began hearing evidence on whether the 42-year-old Army veteran should get the death penalty or life in prison. The penalty phase is expected to last several days.

"We reserve the death penalty for the worst of the worst," prosecutor Richard Conway told the jurors. "Folks, he still sits right in front of you without a shred of remorse."

Muhammad stood impassively as the verdict was read, looking straight ahead with the same enigmatic look he had throughout the trial. Two jurors held hands, and two others wept. Family members of victims held hands and wiped away tears.

Prosecutors presented evidence of 16 shootings, including 10 deaths, in Maryland, Virginia, Alabama, Louisiana and the District of Columbia that they said were part of a plot to extort $10 million from the government. Prosecutors say that during the sentencing phase, they also plan to present evidence of a killing in Washington state.

The jury deliberated for 6 1/2 hours over two days before convicting Muhammad of two counts of capital murder. One accused him of taking part in multiple murders, the other—the result of a post-Sept. 11 terrorism law—alleged the killings were designed to terrorize the population. Muhammad is the first person tried under the Virginia law.

Muhammad was found guilty of killing Dean Harold Meyers, a Vietnam veteran who was cut down by a single bullet that hit him in the head on Oct. 9, 2002, as he filled his tank at a Manassas gas station. He was also found guilty of conspiracy to commit murder and use of a firearm in a felony.

The victim's brother Robert said Muhammad deserved the death penalty: "I must say that I can't think of too many more heinous crimes than this one."

Fellow suspect Lee Boyd Malvo, an 18-year-old native of Jamaica, is on trial separately in nearby Chesapeake for the killing of FBI analyst Linda Franklin at a store in Falls Church. He also could get the death penalty. Malvo's attorneys are pursuing an insanity defense, arguing that the young man had been "indoctrinated" by Muhammad.

The men's trials were moved some 320 km to southeastern Virginia out of concern that it would be too hard to find an impartial jury close to the nation's capital because the sniper attacks had terrorized so many people.

The verdict came after three weeks of testimony in which a series of victims and other witnesses graphically—and often tearfully—recalled the horror that gripped the Washington area.

Jurors also saw several stomach-turning crime-scene photos, despite protests by the defense that the pictures were gratuitous.

Ten people were killed in the region and three were wounded in the spree, many of them shot as they went about their daily tasks: shopping at a crafts store, buying groceries, mowing the lawn, going to school. *AP*

WORLDBRIEFS

Japan-Asean security ties

TOKYO—Japan will sign a security pact with the Association of Southeast Asian Nations, its chief government spokesperson said. Japan has decided to sign the 27-year-old Treaty of Amity and Cooperation in Southeast Asia, chief Cabinet secretary Yasuo Fukuda was quoted as telling reporters after Asean members wrapped up two days of meetings in Tokyo to finalize the agenda for a December summit expected to call for freer trade and closer security cooperation. The treaty is a regional pact whose signatories pledge the respect the independence, sovereignty and territorial integrity of all countries. *AP*

Rumsfeld urges self-reliance

OSAN AIR BASE, South Korea—Fifty years after the Korean War, an economically vibrant South Korea can now afford to rely less on the United States for its defense, US Defense Secretary Donald H. Rumsfeld said Tuesday. In a question-and-answer session with US troops, Rumsfeld said South Korea had the 12th largest economy in the world. "It is time for them to set a goal for becoming somewhat more self-reliant," he said. There are about 37,000 American troops in South Korea, and the United States is planning a consolidation of bases that is likely to result in some troop reductions over the next several years. *AP*

US warship in Vietnam

HO CHI MINH CITY—After nearly three decades of recriminations, self-analysis and regret, the United States will turn the page on a bloody chapter in its military history Wednesday when a US Navy frigate docks here in the first visit since the end of the Vietnam War. The four-day port call by the USS Vandergrift in the former South Vietnamese capital of Saigon, now called Ho Chi Minh City, comes a week after Vietnamese Defense Minister Pham Van Tra made a landmark trip to Washington. It was the first visit by the head of the communist nation's armed forces since the United States was forced into a humiliating scramble out of Vietnam on April 30, 1975 when the US-backed Saigon regime crumbled. *AP*

Out-of-touch 'thugs'

JAKARTA—Indonesian President Megawati Sukarnoputri on Tuesday lashed out at members of her own party, calling them "thugs" who are out of touch with voters—an apparent attempt to rein in corrupt cadres seen as a hindrance to her reelection in 2004. Public dissatisfaction is growing with Megawati's Indonesian Democratic Party of Struggle or PDIP. Critics say she has failed to keep her promises to curb graft and bring economic benefits to the poor since she took office two years ago. *AP*

Foreign-trained bombers

ISTANBUL—Turkish media on Tuesday named and published photos of four foreign-trained Turkish Islamic militants they said were involved in the suicide bombings of two Istanbul synagogues that killed at least 25 people. But police held back from formally declaring the four as suspects until DNA testing of skin remnants was completed. Newspapers said three of the men's badly mutilated bodies were found at the scene of the carnage and the fourth was missing. *Reuters*

Twins' ongoing saga

DALLAS—Formerly conjoined Egyptian twins are undergoing therapy and are on track to have their skulls rebuilt in January if all goes according to plan, doctors said Monday. "This is an ongoing saga," said Dr. Kenneth Salyer, the craniofacial surgeon who founded the nonprofit World Craniofacial Foundation that brought the boys to Dallas in June 2002 to be evaluated for separation. The 2-year-old boys joined at the top of their heads were separated Oct. 12 during a 34-hour surgery at Children's Medical Center Dallas. *AP*

Mexico envoy quits

MEXICO CITY—Mexico's UN ambassador will step down at the end of the year, bowing out of President Vicente Fox's government after saying the United States treats this country like a "back yard," Foreign Secretary Luis Ernesto Derbez said late Monday. Derbez called a hastily organized news conference to announce that Adolfo Aguilar Zinser would leave office effective Jan. 1, but it was unclear whether the ambassador volunteered to step down or was forced out by Fox's government. "I've had a series of meetings today with Ambassador Adolfo Zinser in which he explained the reasons for his statements," Derbez said. "On the basis of this, and conversations with the president, the decision has been made that he will conclude his duties." *AP*

Kalayaan

AN OPEN LETTER TO HER EXCELLENCY
President GLORIA MACAPAGAL-ARROYO

Dear Madam President:

"Public office is a public trust." This is enshrined in our constitution, and this is the doctrine that must guide public officials in the performance of their sacred duty to serve our people. This doctrine, your Excellency is in pursuance of the 7th Commandment, "THOU SHALL NOT STEAL." This is also in keeping with the constitutional provision for public officials to serve "with utmost responsibility, integrity, loyalty, and efficiency, act with patriotism and justice, and lead modest lives".

Public trust, Madam President should have guided **GSIS President & General Manager WINSTON F. GARCIA** in serving the 1.5 million state workers who are members of the GSIS. After almost three years of incompetence, oppression and corruption they have lost their trust on Mr. Garcia.

Despite popular clamor for his resignation, Madam President, Mr. Garcia launched a PR & Advertising campaign on radio, TV and newspapers spending millions of state workers' funds depleting further the thinning GSIS financial resources. This he did and continues to do, in his desperate effort to shamelessly cling to his post at the GSIS. He has funds for the ad campaign to deodorize himself, but none for loans and retirement benefits.

1. Mr. Winston Garcia prejudiced the GSIS members and contributors when he stopped processing of loans last May 2003 due to a flimsy reason of updating records of all members. The oppressive suspension was ill timed when thousands of GSIS members were in dire need of cash for their children's tuition and matriculation fees in June.

2. He also gave as reason for the delay in the release of loans the non-remittance by some government agencies when collection activity is not a problem of the GSIS members but that of the GSIS management. Contributions to GSIS are automatically being deducted from salaries and wages and therefore, it is no fault of government workers but that of GSIS management and agencies concerned. GSIS members should not be made to suffer simply because Mr. Garcia is incompetent. If Mr. Garcia could not handle the job, he should be decent and man enough to relinquish his post in the interest of service.

3. Corruption in GSIS remains unabated under the stewardship of Mr. Garcia. To name a few, the Campaign for Public Accountability (CPA) filed last October 9 a case before the Office of the OMBUDSMAN against WINSTON GARCIA and his top consultant, AMALIO A. MALLARI, a former GSIS senior Vice-President who is supposed to have retired last July, and officials of the National Power Corporation for systematically defrauding the government the amount of US $3.6 million or about P192 million. The insurance premium for NAPOCOR was raised to US $ 14.7 million and overpriced by Ph 192 million as the loss limit was reduced from $90 million to $50 million. Despite the overpricing or overpayment, the industrial all-risk (IAR) policy on NAPOCOR excluded the machinery breakdown, which is about 80% of all-risk thereby rendering the insurance coverage meaningless.

4. Mr. Garcia tried to force the Chairman, President and board members of the GSIS Family Bank to sign a Ph 750 million service contract awarded to his favored supplier, FCA Card Solution Network, an under-capitalized small company recently registered, that would have monopolized the issuance of "smart" ID cards to 1.5 million GSIS members. The scam would have materialized had it not been for the vigilant objections of its President & CEO Benigno Zialcita and Board member Carmelo Royeca. These two GSIS Family Bank officials Madam President, were forced by Winton F. Garcia to resign for not collaborating in the corrupt practice.

5. To further satisfy his insatiable greed, Mr. Garcia even undertook refurbishing of GSIS building by installing expensive granite marbles in the amount of P160 million. Installation of marbles is dangerous since it would add more weight to carry by an already unstable and defective structure, completely ignoring warnings and recommendations from structural engineers including ECT Consulting Engineers to retrofit and strengthen the GSIS building. **Area 1 Building, housing the Philippine SENATE Madam President, could collapse any time during a major earthquake due to the failure of Winston Garcia to address structural defects of the GSIS building exposing our Honorable Senators to a terrible danger. How much of Ph 160 million did go to the pockets of Mr. Garcia at the expense of our Honorable Senators' safety?**

6. Mr. Garcia embarked on a shopping spree for computer software and hardware amounting to P700 million of state workers' money. To date Madam President, most of these computer software and hardware remain uninstalled in the computer rooms of the GSIS.

7. Mr. Garcia has blatantly abused his authority to oppress and repress the GSIS employees and violated their rights to speak and peaceably assemble. Among those instrumental in exposing anomalies at the GSIS, **Atty. Mario Molina and Atty. Albert Velasco of the GSIS Legal Department** were slapped with administrative cases and suspension orders. The rest of the employees are being forced to attend pro-Garcia rallies.

8. Madam President, even the Insurance Commission revealed that the GSIS records and system of record keeping are in such disarray that it is difficult to determine its actual financial condition in view of neglect and incompetence.

The usual option for men of honor and principle when their integrity is in question is to resign. But we do not expect Mr. Garcia to resign even if the entire 1.5 million GSIS members are revolting. Mr. Garcia is not a man of principle. Neither is he a man of honor. And so, he will never resign.

Madam President, please do not be deceived by Garcia's sly words and empty promise to deliver the 1.3 million active voters from Cebu, for this province will be splintered into three to four political blocs in the 2004 presidential election.

Yet by cuddling Garcia, your Excellency may lose the trust of the 1.5 million GSIS members and their families that could total to about 4.5 million voters at the minimum. And this loss of trust could translate into loss of millions of votes in the 2004 elections. All because of Garcia.

Madame President, politics aside, GSIS members deserve a competent and honest President and General Manager to deliver quality administration. The people are anxiously waiting for your promise to rid this administration of corrupt and incompetent officials. Your Excellency may begin this now. Please do justice to GSIS and its millions of members, relatives and beneficiaries. Let go of Winston F. Garcia NOW.

Thank you and God Bless.

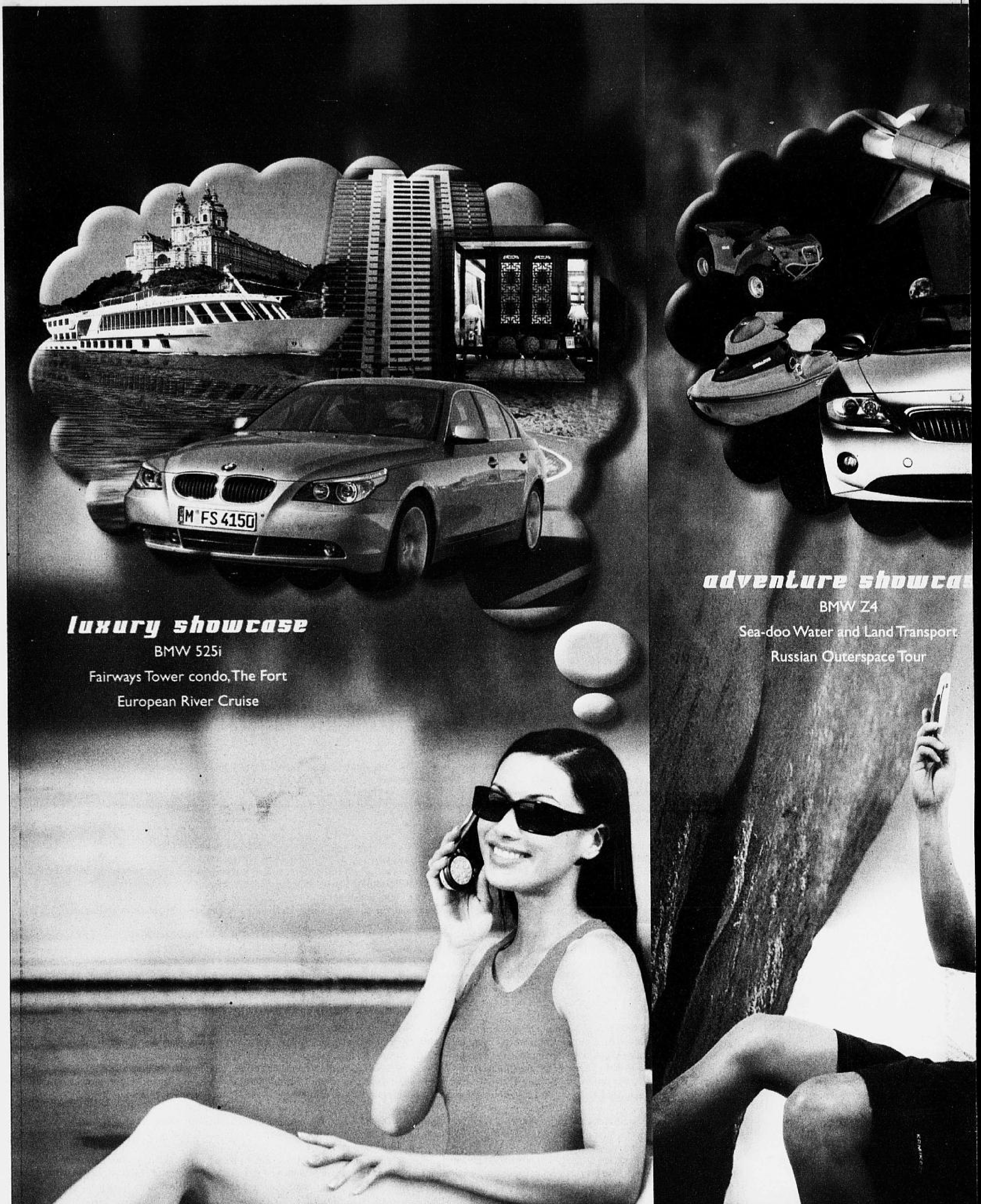
Very sincerely yours,

GLICERIO GERVERO
Chairman, Bagong Katipunan

Atty. RIZAL BALBIN
Campaign for Public Accountability

BOBBY BRILLANTE
President
Kalayaan Foundation, Inc.

FRANCIS REYES
Vice Chairman
KILUSAN NG MGA DEMOKRATIKONG PILIPINO
(The Christian Muslim Democratic Movement)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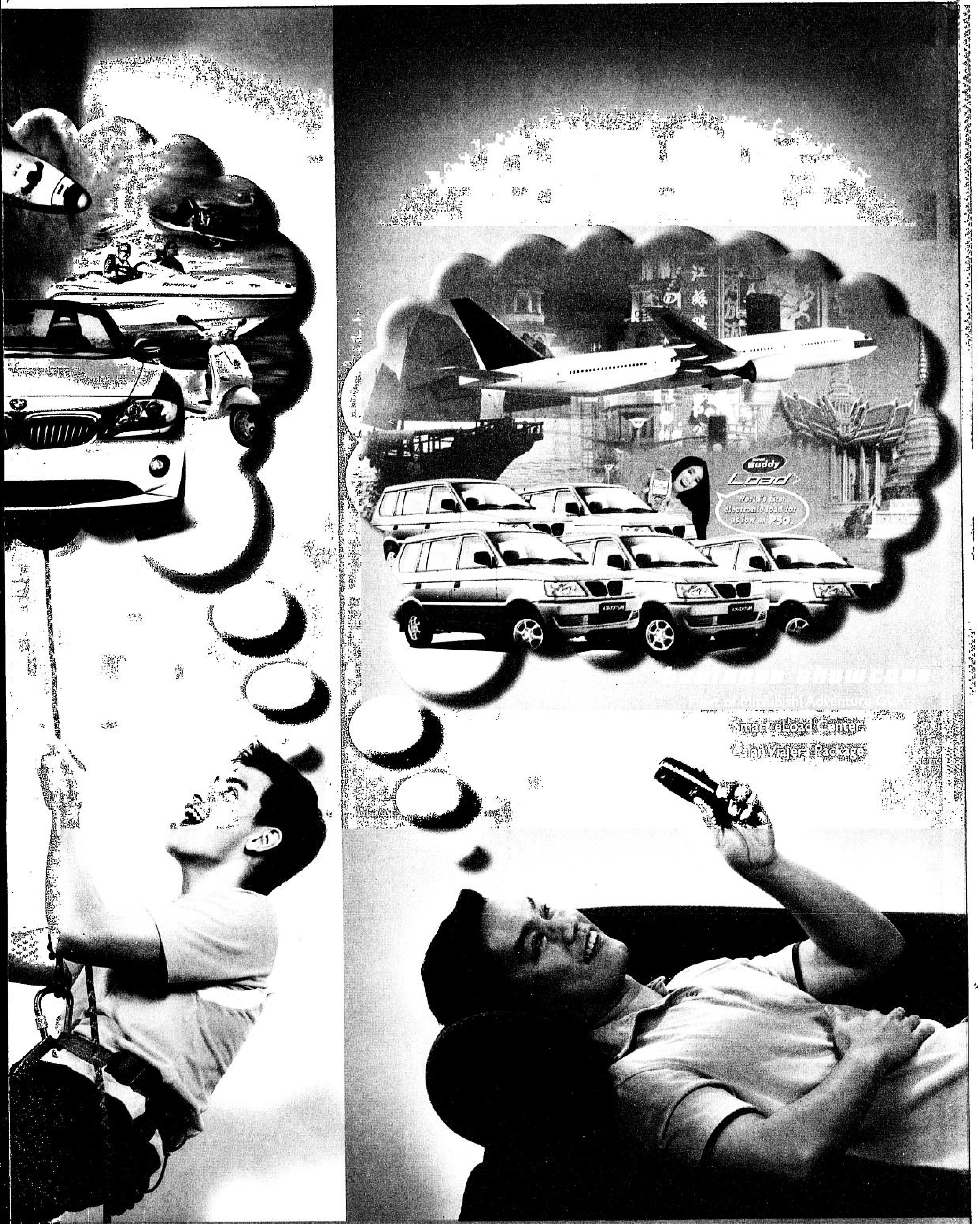
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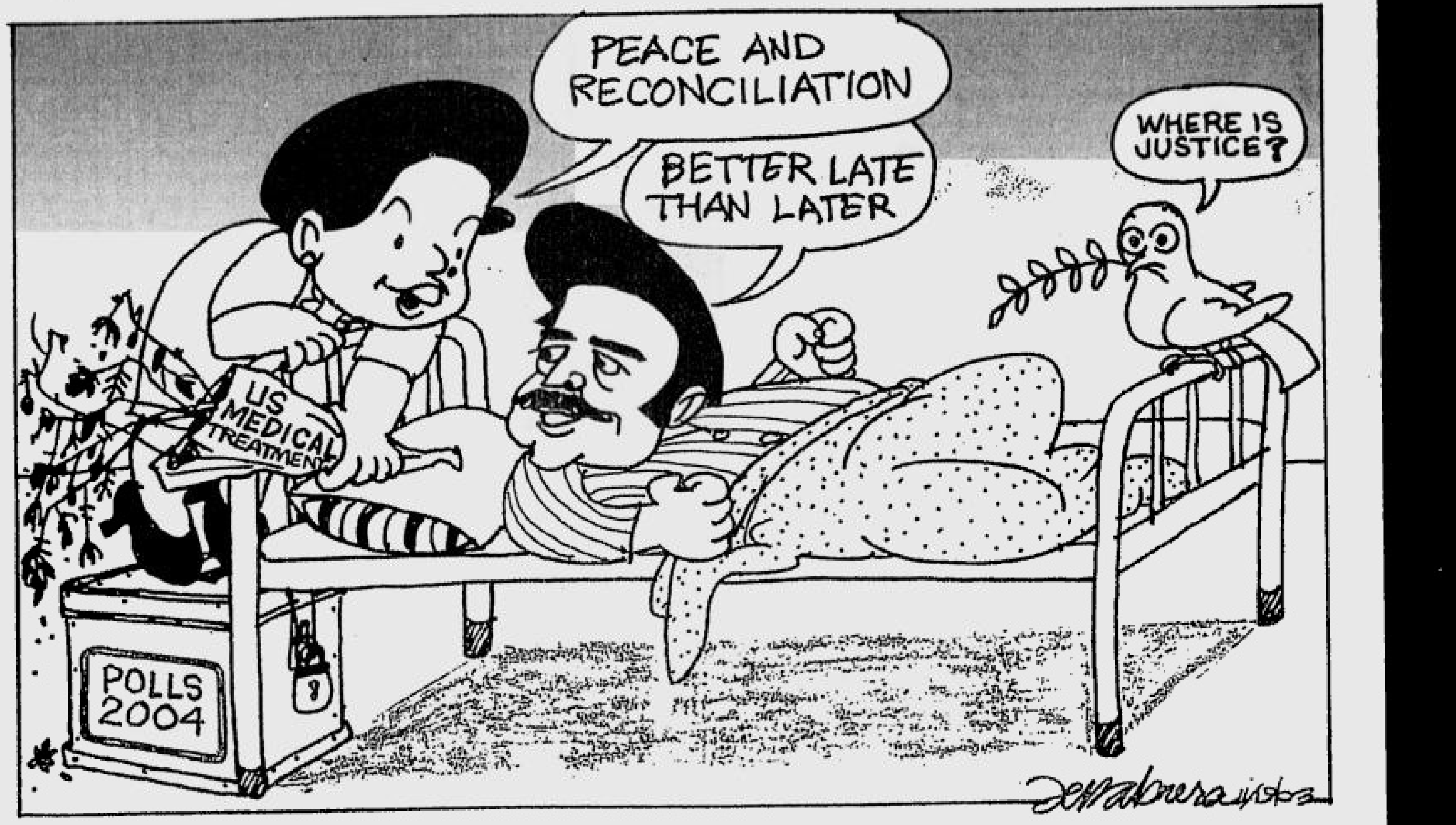

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Thus, the US decision is an indictment of our criminal justice system. It exposes what many of us have known all along: we have investigators who love building show biz-like task forces, not airtight cases.

Neighbors quarrel due to gov't neglect

As I See It

Neal H. Cruz

HOW ironic that the government, which is supposed to promote peace on earth, goodwill to men, is actually promoting ill-will and even court suits among neighbors because of negligence and dereliction of duty. In exchange for the taxes the people pay, the government, local and national, are supposed to provide police protection, maintain the roads, provide street lighting, collect the garbage and develop and maintain the parks. But they don't do that. They just collect and collect but don't give back to the taxpayers the services that they are supposed to give. As a result, the people have to fend for themselves.

Through their homeowners' associations (if they have any), the residents pay for security guards, road maintenance, street lighting, garbage collection, park development and maintenance, cleanliness and beautification and other sundry services. Where do they get the money? From homeowners' dues, vehicle stickers, construction fees and fund-raising activities.

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One common source of irritation among neighboring villages is the bad habit of subdivision developers—and the leniency of local governments in allowing it—of using existing roads of adjacent subdivisions as entry points to their new subdivisions. In turn, newer subdivisions connect to these subdivisions, thus benefiting from the investments in roads of subdivisions ahead of them.

In due time, subdivisions nearest a public street look like (on a map or from the air) a tree with the trunk (the main street) dividing into many branches leading to the other subdivisions. With so many vehicles from neighboring villages using their main streets, they soon become clogged with traffic and the residents subjected to noise and air pollution.

Now these main streets were not designed to accommodate and withstand so much traffic in the first place. So they soon break down. But the government doesn't repair them. So who does? The homeowners' associations. Where do they get the money? From those who use the roads, naturally.

They do this by selling vehicle stickers to those who use the roads regularly, both residents of their own village and neighboring ones. The stickers are both for road maintenance and security, for the identification of residents and neighbors. But even here, there are tightwads who refuse to pay.

The private security guards—to whom fully 80 percent if the associations' collections go as salaries and allowances—are needed mostly for security. Still, burglaries often happen in some villages. In two neighboring villages in Quezon City, two families have been massacred in their own homes; nobody has been convicted for the murders. In both, security guards have been shot by intruders. Villages with many gates connecting to neighboring villages or with squatter colonies nearby, are most vulnerable.

Naturally, residents become paranoid and demand protection from their homeowners' associations because they're not getting any protection from the police.

In self-defense, the associations close some of their gates during the witching hours, from midnight to 5 a.m., when residents are all supposed to be already home in bed.

Here is where all the irritation and court suits begin. Neighboring villages don't like their ingress and egress closed. But they don't like to share in the payment for security guards to guard their gates 24 hours a day, either. They want all the privileges and conveniences but none of the responsibilities.

But what can the village nearest the public street—through which the vehicles of its neighboring villages pass—do to protect itself? Close its most vulnerable gates during the five hours after midnight that burglars are most active. And that is when neighboring villages ask the courts to keep the gates open so as not to inconvenience them.

The courts are faced with a Solomonic problem: Do they decide in favor of the right of residents to protect themselves, or in favor of the right of passage of neighbors, during the five hours of every 24-hour day when residents are most in danger?

The courts have to be very careful here, for in upholding the rights of one side, the rights of the other side may be trampled upon.

As I see it, the right to passage of neighbors who use the streets of somebody else's village—courtesy of the residents of that village—is not absolute. It is still subject to reasonable rules promulgated by the association to protect its members. The argument that they paid for vehicle stickers issued by the host village and therefore has a right to unhampered passage 24 hours a day, is not justified. The right to pass through somebody else's property is not a right but only a privilege. A privilege is subject to the conditions that the host may impose.

For example, if you allow a neighbor into your own home temporarily, he cannot do anything he wants to do in there. Politeness dictates that he behave decently inside the home of a person who is kind enough to let him in. Even in a hotel or movie house or restaurant or any public place where patrons pay a fee, they are still subject to rules imposed by management.

Just like Edsa

There's the Rub

Conrado de Quiros

THE ONLY thing there that left a not very good taste in the mouth was GMA interrupting the broadcast of the Pacquiao-Barrera fight on Solar Sports/RPN 9 to congratulate Manny Pacquiao. Well, there was one other thing that left a sour taste, which was broadcaster Ed Picson being a little too obsequious. "I understand Mrs. President," he said, "that you led the nation in praying for Pacquiao." Well, who the heck cares if she did? She is the President, she ought to. Pacquiao won by grit and spit, not by his President's call for divine intercession. Picson's question, or indeed come-on, was an open invitation to a campaign pitch.

Or a more obdurate one. The interruption was already a campaign pitch. The equivalent of having a picture taken with the champion and new folk hero of this country. Some friends of mine were far less temperate in their reaction, being particularly incensed that their President had replaced the airing of the official announcement of Pacquiao's victory by inimitable ringside announcer Jimmy Lennon and the interviews that normally followed such a fight. Malacañang figured right that if the President congratulated Pacquiao after everything was said and done, nobody would be around to listen. But they figured wrong that if she came in before, the public would be pleased with it, or treat it with equanimity.

Some of my incontinent friends went on to shout Pacquiao's name like a Kapampangan—with an "F" instead of "P."

Otherwise, it was an absolute treat on a Sunday afternoon. Like Hermie Rivera, I too gave Pacquiao very little chance to win. My heart went out to him, but my head went out to Marco Barrera. Barrera was the wise money. He had more experience, more skills, and, as his record proclaimed, more class. And he was fighting in his class. Pacquiao was moving up. Joaquin Henson articulated the question foremost in everybody's mind when he asked Al Mendoza, after Al had pointed to Pacquiao's explosive left hand as his key to victory, if that explosiveness would still be there traveling from bantam to featherweight.

The question was soon answered.

If only because of the odds Pacquiao was bucking, just being able to stay on his feet would already have been sweet. Earlier in the week, Pacquiao's trainer, Freddy Roach, complained that his Filipino handlers were disrespecting him by agreeing to his getting only a $350,000 purse. One that left him a lot poorer after taxes and the cuts that went to his people. Easily, Roach said, Pacquiao deserved a million bucks, same as Barrera. His record argued so. He wasn't a two-bit fighter. He was every bit a worthy challenger, and deserved royal treatment—not least in the financial respect.

Pacquiao's fists would add to that argument. He not only stayed on his feet, which were too fast for Barrera they seemed like a blur, he not only piled up points, which he deposited in the bank faster than Jose Pidal, he gave Barrera a lesson in boxing. Pacquiao's domination of Barrera was so complete, his display of skills so masterful, it was a joy to behold—if you were a Filipino. It was sheer agony, as one ring commentator put it, if you were a Mexican, as indeed most of the spectators in the Alamodome were. Yet further reason to stand in awe at Pacquiao's accomplishment.

Boxing is a cruel sport not only in that it punishes the body most grievously, it is so in that it wrecks the soul most ferociously. Barrera had destroyed the spirit of his opponents in the past by that very same route, by tearing them apart bit by bit and leaving them with nothing. And now there was Pacquiao doing the same thing to him. Again the ring commentator was right to wonder what would be left of his warrior spirit afterward. In the end, it wasn't the blood roaring down Barrera's left eyebrow like an angry flood that stoked pity, it was the fear that leaped up in his eyes and the leaden feet with which he went back to the fight after he was cut. At that point, you knew you were looking at a beaten man.

But by the same token, it is a sport that rewards the body most abundantly and raises the soul most loftily. If you were a Filipino, you could not but thrill to the sight of the underdog Pacquiao, whom no one gave a chance to win, being carried aloft on the shoulders of his supporters, his fists raised in triumph, tears streaming down his cheeks. If you were a Filipino you could not but exult at the applause and the words of praise that tumbled down his way, the diminutive fighter now striding like a titan across the world. It was like Edsa all over again, the much-abused and lowly regarded Filipino doing the near-impossible, pushing his way into greatness armed with heart and epic talent.

Of course, like Edsa, you also wondered if Pacquiao would not rise to a moment of resplendence only to fall to an eternity of obscurity. If he would not scale heights of achievement only to plunge into depths of sloth later on. Which is the eternal bane of the Filipino, the inability to sustain things.

But that thought came and went in a flash, like the blur that was Pacquiao's fists in Barrera's face as he fell down. For the moment, it was the age of Flash Elorde once again, Pacquiao being a most worthy successor to him. For the moment, someone had brought joy to a nation full of *daing* and *hinagpis*, dolorousness and despair, and made its inhabitants feel human again. For the moment, it was Edsa and Christmas and the rising of the Lord to a chorus of angels singing Handel's "Messiah" all rolled into one.

Forget all the other candidates, someone texted me, Pacquiao for president! No, I replied, Pacquiao for king!

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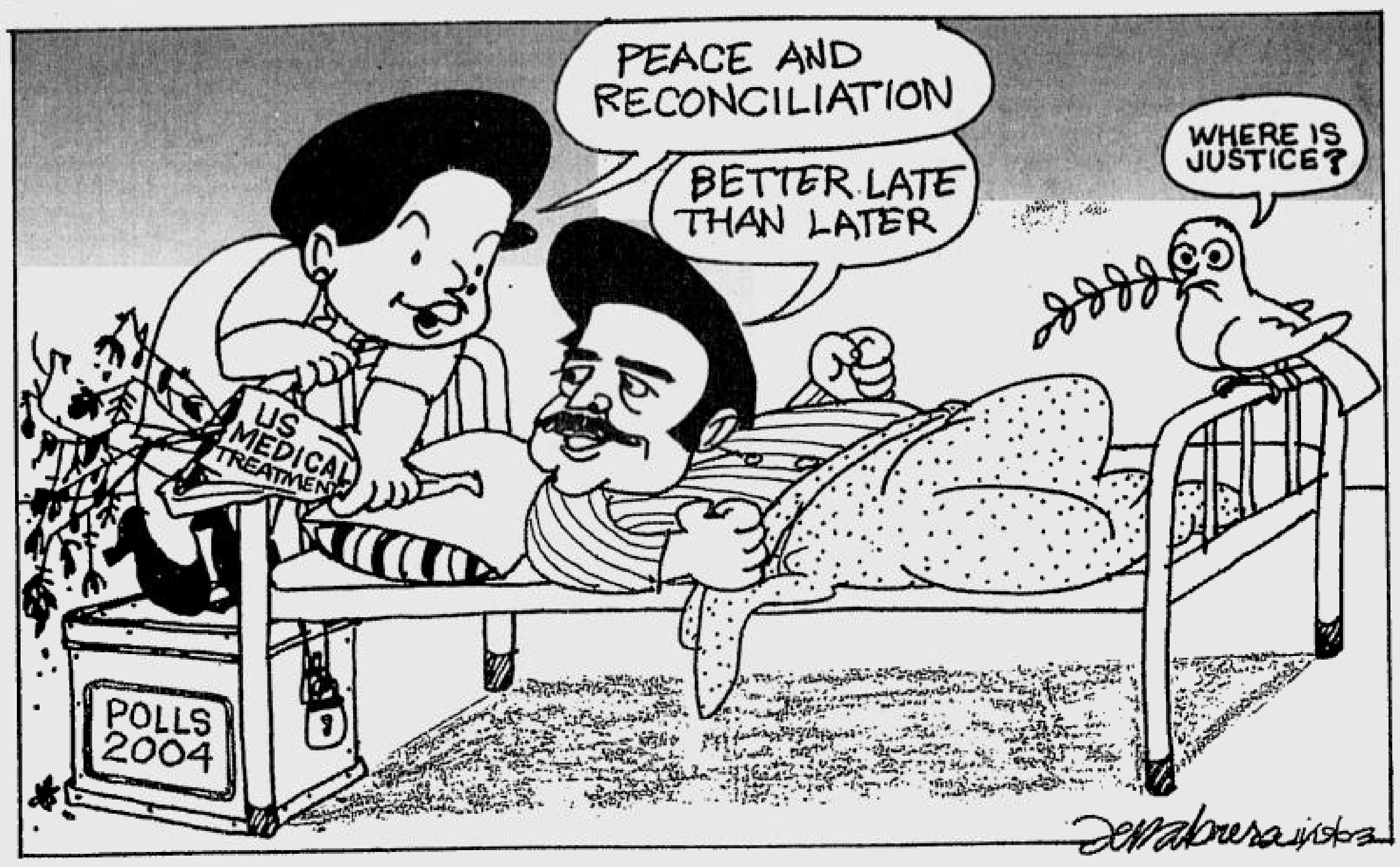

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Now these main streets were not designed to accommodate and withstand so much traffic in the first place. So they soon break down. But the government doesn't repair them. So who does? The homeowners' associations. Where do they get the money? From those who use the roads, naturally.

They do this by selling vehicle stickers to those who use the roads regularly, both residents of their own village and neighboring ones. The stickers are both for road maintenance and security, for the identification of residents and neighbors. But even here, there are tightwads who refuse to pay.

The private security guards—to whom fully 80 percent if the associations' collections go as salaries and allowances—are needed mostly for security. Still, burglaries often happen in some villages. In two neighboring villages in Quezon City, two families have been massacred in their own homes; nobody has been convicted for the murders. In both, security guards have been shot by intruders. Villages with many gates connecting to neighboring villages or with squatter colonies nearby, are most vulnerable.

Naturally, residents become paranoid and demand protection from their homeowners' associations because they're not getting any protection from the police.

In self-defense, the associations close some of their gates during the witching hours, from midnight to 5 a.m., when residents are all supposed to be already home in bed.

Here is where all the irritation and court suits begin. Neighboring villages don't like their ingress and egress closed. But they don't like to share in the payment for security guards to guard their gates 24 hours a day, either. They want all the privileges and conveniences but none of the responsibilities.

But what can the village nearest the public street—through which the vehicles of its neighboring villages pass—do to protect itself? Close its most vulnerable gates during the five hours after midnight that burglars are most active. And that is when neighboring villages ask the courts to keep the gates open so as not to inconvenience them.

The courts are faced with a Solomonic problem: Do they decide in favor of the right of residents to protect themselves, or in favor of the right of passage of neighbors, during the five hours of every 24-hour day when residents are most in danger?

The courts have to be very careful here, for in upholding the rights of one side, the rights of the other side may be trampled upon.

As I see it, the right to passage of neighbors who use the streets of somebody else's village—courtesy of the residents of that village—is not absolute. It is still subject to reasonable rules promulgated by the association to protect its members. The argument that they paid for vehicle stickers issued by the host village and therefore has a right to unhampered passage 24 hours a day, is not justified. The right to pass through somebody else's property is not a right but only a privilege. A privilege is subject to the conditions that the host may impose.

For example, if you allow a neighbor into your own home temporarily, he cannot do anything he wants to do in there. Politeness dictates that he behave decently inside the home of a person who is kind enough to let him in. Even in a hotel or movie house or restaurant or any public place where patrons pay a fee, they are still subject to rules imposed by management.

Just like Edsa

There's the Rub

Conrado de Quiros

THE ONLY thing there that left a not very good taste in the mouth was GMA interrupting the broadcast of the Pacquiao-Barrera fight on Solar Sports/RPN 9 to congratulate Manny Pacquiao. Well, there was one other thing that left a sour taste, which was broadcaster Ed Picson being a little too obsequious. "I understand Mrs. President," he said, "that you led the nation in praying for Pacquiao." Well, who the heck cares if she did? She is the President, she ought to. Pacquiao won by grit and spit, not by his President's call for divine intercession. Picson's question, or indeed come-on, was an open invitation to a campaign pitch.

Or a more obdurate one. The interruption was already a campaign pitch. The equivalent of having a picture taken with the champion and new folk hero of this country. Some friends of mine were far less temperate in their reaction, being particularly incensed that their President had replaced the airing of the official announcement of Pacquiao's victory by inimitable ringside announcer Jimmy Lennon and the interviews that normally followed such a fight. Malacañang figured right that if the President congratulated Pacquiao after everything was said and done, nobody would be around to listen. But they figured wrong that if she came in before, the public would be pleased with it, or treat it with equanimity.

Some of my incontinent friends went on to shout Pacquiao's name like a Kapampangan—with an "F" instead of "P."

Otherwise, it was an absolute treat on a Sunday afternoon. Like Hermie Rivera, I too gave Pacquiao very little chance to win. My heart went out to him, but my head went out to Marco Barrera. Barrera was the wise money. He had more experience, more skills, and, as his record proclaimed, more class. And he was fighting in his class. Pacquiao was moving up. Joaquin Henson articulated the question foremost in everybody's mind when he asked Al Mendoza, after Al had pointed to Pacquiao's explosive left hand as his key to victory, if that explosiveness would still be there traveling from bantam to featherweight.

The question was soon answered.

If only because of the odds Pacquiao was bucking, just being able to stay on his feet would already have been sweet. Earlier in the week, Pacquiao's trainer, Freddy Roach, complained that his Filipino handlers were disrespecting him by agreeing to his getting only a $350,000 purse. One that left him a lot poorer after taxes and the cuts that went to his people. Easily, Roach said, Pacquiao deserved a million bucks, same as Barrera. His record argued so. He wasn't a two-bit fighter. He was every bit a worthy challenger, and deserved royal treatment—not least in the financial respect.

Pacquiao's fists would add to that argument. He not only stayed on his feet, which were too fast for Barrera they seemed like a blur, he not only piled up points, which he deposited in the bank faster than Jose Pidal, he gave Barrera a lesson in boxing. Pacquiao's domination of Barrera was so complete, his display of skills so masterful, it was a joy to behold—if you were a Filipino. It was sheer agony, as one ring commentator put it, if you were a Mexican, as indeed most of the spectators in the Alamodome were. Yet further reason to stand in awe at Pacquiao's accomplishment.

Boxing is a cruel sport not only in that it punishes the body most grievously, it is so in that it wrecks the soul most ferociously. Barrera had destroyed the spirit of his opponents in the past by that very same route, by tearing them apart bit by bit and leaving them with nothing. And now there was Pacquiao doing the same thing to him. Again the ring commentator was right to wonder what would be left of his warrior spirit afterward. In the end, it wasn't the blood roaring down Barrera's left eyebrow like an angry flood that stoked pity, it was the fear that leaped up in his eyes and the leaden feet with which he went back to the fight after he was cut. At that point, you knew you were looking at a beaten man.

But by the same token, it is a sport that rewards the body most abundantly and raises the soul most loftily. If you were a Filipino, you could not but thrill to the sight of the underdog Pacquiao, whom no one gave a chance to win, being carried aloft on the shoulders of his supporters, his fists raised in triumph, tears streaming down his cheeks. If you were a Filipino you could not but exult at the applause and the words of praise that tumbled down his way, the diminutive fighter now striding like a titan across the world. It was like Edsa all over again, the much-abused and lowly regarded Filipino doing the near-impossible, pushing his way into greatness armed with heart and epic talent.

Of course, like Edsa, you also wondered if Pacquiao would not rise to a moment of resplendence only to fall to an eternity of obscurity. If he would not scale heights of achievement only to plunge into depths of sloth later on. Which is the eternal bane of the Filipino, the inability to sustain things.

But that thought came and went in a flash, like the blur that was Pacquiao's fists in Barrera's face as he fell down. For the moment, it was the age of Flash Elorde once again, Pacquiao being a most worthy successor to him. For the moment, someone had brought joy to a nation full of *daing* and *hinagpis*, dolorousness and despair, and made its inhabitants feel human again. For the moment, it was Edsa and Christmas and the rising of the Lord to a chorus of angels singing Handel's "Messiah" all rolled into one.

Forget all the other candidates, someone texted me, Pacquiao for president! No, I replied, Pacquiao for king!

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Reconciliation overtures

ANALYSIS

Amando Doronila

PRESIDENT Macapagal-Arroyo's call for "total" reconciliation with a broad spectrum of political adversaries, has found its mark on only one target—deposed President Joseph Estrada. The omnibus peace offer was like casting a net in rough seas. It was only with Estrada that the peace bait was snapped because there was something specific on which serious negotiations could be based—the issue is Estrada's persistent request that he be allowed s to seek medical treatment in the United States for his injured knees.

The prospects of reconciliation with groups like Eduardo Cojuangco Jr. and the Marcos family are dim. The presidential peace facilitator, Bishop Fernando Capalla of the Catholic Bishops' Conference of the Philippines, has not even made contact with any of these groups and besides the President has given instructions that "the facilitator will sound out the parties concerned," saying that "the party who expresses interest first will probably be tackled first." Since this approach is no more than fact-finding or exploratory, there is no reason to expect that either Cojuangco or the Marcoses will respond immediately to reconciliation moves that have no agenda of negotiable items.

Except for the case of Estrada, negotiations are under way with the Moro Islamic Liberation Front and negotiations with the National Democratic Front have been going on and off. In both cases, issues have been identified, so reconciliation has a basis to move ahead without wandering in the dark.

Negotiations with Estrada are pretty well advanced. The administration has come round to the view that allowing Estrada is politically expedient. It has indicated that it may not block moves by Estrada's lawyers with the Sandiganbayan, seeking permission for him to go on medical leave. It has even gone as far as saying that, for "humanitarian reasons," it would leave the call to the court and it would provide security for Estrada.

The administration calls its initiative "principled reconciliation." The adjective is a contradiction in terms. The softening of the government's position on Estrada's pleas, has nothing to do with principles. The initiative is a pragmatic political move intended to buy domestic peace for an embattled government and a President whose chances of being elected are, according to indications, diminishing day by day as we approach the May 2004 polls.

The administration appears to be bending to the growing clamor by political pressure groups with large political constituencies—such as the El Shaddai and Iglesia ni Cristo—those representations for his going abroad for medical treatment—Estrada himself has acknowledged.

It is uncertain whether Estrada will keep his promise to return home after completion of medical treatment, or whether his trial for plunder at the Sandiganbayan will be completed before the May elections. However, the administration has a strong reason to buy peace on the Estrada opposition front. The administration has just emerged, badly damaged from the siege of the Supreme Court by the forces of Cojuangco's Nationalist People's Coalition in Congress—a show of force that has frayed the "rainbow coalition" between the NPC and the administration's Lakas party.

The administration has been traumatized over the past few months by a series of political turbulences including the siege of Oakwood by young mutinous officers, linked at the hearings of the Feliciano Commission to close Estrada regime associates. The administration has also been unsettled by the proliferation of coup plot reports in the press, and the recent unruly demonstrations on Ayala Avenue, blamed by security agencies on groups like Gregorio Honasan's Guardians. The demonstrations were harangued by well-known Estrada sympathizers.

As the "rainbow coalition" in the House, cobbled by Speaker Jose de Venecia, stands on the edge of collapse as Lakas' allies in the House—particularly the Liberal Party—are questioning the basis of the coalition's alliance with the NPC, and are pressing the Speaker to break off with NPC, the President certainly needs relief from all these developments.

The calculus is that, with Estrada out of the center of controversies swirling over her head, the President could deal with her other adversaries one by one. Estrada still has a significant political constituency among the urban poor. It is believed that a demonstration of leniency for him could at least calm this constituency and forestall their being used as recruitment ground for other anti-government political actions.

Estrada is making noises of being receptive to the administration's reconciliation overtures, perhaps sending signals that he could make things less difficult for the administration if it facilitates his departure with the Sandiganbayan. All that the administration can get from buying peace with Estrada's constituency is temporary relief. This does not ensure her electoral chances in 2004 will be enhanced by Estrada's absence.

A lot of things will depend on a number of factors—first, whether other fronts on the anti-Macapagal coalition will be drawn into serious negotiations for a moratorium of hostilities; and, second, who will be the opposition's official contender for the presidency, assuming it can form a "united opposition." The President is taking a big gamble on Estrada's departure which cannot serve as a good model for her own negotiations with Cojuangco or the Marcoses, who are facing a number of criminal and civil cases in the courts, that cannot be compromised by backroom accommodations for political convenience.

Men need protection, too

AT LARGE

Rina Jimenez-David

DURING A TALK early this year by Dr. Felicia Stewart of the University of California San Francisco on the new contraceptive technologies, I asked her if, given all the research aimed at developing "woman-controlled" contraceptives, it was still worth investing time, effort and money to develop contraceptives for men. Ever since the development and marketing of the oral contraceptive pill some 40 years ago, we've heard periodic reports about the possibility of coming up with a "male pill," which seems to be the "Holy Grail" of medical research.

Dr. Stewart replied that while she believes it's still in women's best interests to be in control of their fertility, she also believes that "a man has the right to decide if and when he becomes a father." While using a condom or getting a vasectomy are contraceptive options for men, not all men are or would be willing to use these methods—in much the same way not all women would want to get a tubal ligation or use a female condom. So the "male pill" remains an attractive option.

I must confess that the notion that men should also be protected against unwanted pregnancy was new to me. But it did make sense. Men, too have the right to know if a single sexual encounter would result in a pregnancy, and they have every right to protect themselves against it when they feel they are not ready for fatherhood.

Society has always viewed pregnancy as a woman's burden, and an unwanted pregnancy as a woman's "punishment" for illicit, premature, reckless or even unwanted sex. But a man can be just as much a "victim" of the situation, as is, of course, the child that results from it.

* * *

ALL this is by way of reflecting on the ramifications of a story that, on the surface, is nothing but juicy show-biz *chismis*.

In last Sunday's "The Buzz," there was a story about a boy whose mother claims was fathered by young actor Mark Anthony Fernandez. The mother's story is that while she worked as a public relations officer on the movie "Istokwa," she and Fernandez had a one-night stand that resulted in her pregnancy. She made no demands on the actor, she said, and would not have gone public with her story if the authorities in a Catholic school in Bacolod had not demanded that the boy's father, listed as "unknown" in the birth certificate, acknowledge his paternity. A brother of the woman, who spoke to the "Buzz" crew, said they had already talked to Fernandez but that they hadn't heard from him for over a month, thus the "revelation."

A "Buzz" reporter interviewed Fernandez who confessed that he had yet to see a picture of the boy. At that, he was invited to watch the footage about the mother's story and see a picture of his purported son—who did indeed bear some resemblance to the actor. But it was painful to watch Fernandez's reaction, a mix of confusion, nervousness, guilt, puzzlement—all recorded on camera.

* * *

THE REPORTER kept asking Fernandez if he felt any visceral attachment to the boy or "*lukso ng dugo*," as the vernacular term goes, an instant bonding with one's blood relative. And my sympathies went out to him as he tried to negotiate his way out of a sticky situation: deny paternity outright and he would be painting himself as a cad; acknowledge paternity and he might be opening the doors to a lawsuit or to years of child support for a boy who might or might not be his son.

I guess the moral of the story for both Fernandez and the boy's mother would be: use protection during casual sex. But it would also have to be that men, too can be hurt by irresponsible sexual behavior, that while it's only women who get pregnant, unwanted fatherhood, especially when you find out about it out of the blue, is also a burden on the man—a drain on his conscience, if not his wallet.

While both Fernandez and the boy's mother were victims of the situation—played out on TV for the world to see—neither of them can be said to be the biggest victim of all. That "title" will have to go to the boy, whose picture was flashed on national TV, for everyone to see, at least everyone who mattered in his life—his playmates, their families, his teachers, his neighbors. Now, utter strangers are privy to his pre-history, to his mother's life story, to his legal status. And all because some self-righteous school authorities felt it necessary to know who his father was!

* * *

QUESTIONS must be raised, too about the propriety of using the boy's picture—and footage of him in his mother's home in Bacolod—so prominently on the show.

True, it was his own mother who volunteered the story to "The Buzz," and it may well have been she who insisted that they show the boy's picture, if only to "prove" his resemblance to Fernandez.

But did anyone, especially the boy's mother, ever stop and reconsider, even in the midst of digging up the story, what impact its airing would have on the boy's future?

Fernandez, as far as I know, is already an adult and can well take care of himself and perhaps even salvage his reputation. (And in a macho culture like ours, he might even earn points by proving his masculinity and ability to sire a child.) The mother wisely chose to stay out of the limelight, letting her brother, and her son's picture, do the talking for her. But the boy, an innocent in all this, has no such capacity to protect himself. In the struggle to get Fernandez to admit paternity, who's looking out for the boy's best interests?

Still, it seems mighty clear. Men, too need to be careful about sex. Not just because of HIV/AIDS and "menacing microbes" that can be transmitted through sex, but also because the specter of unwanted and unexpected fatherhood lurks beneath every sexual encounter, unless one wisely uses protection.

Useless information

LOOKING BACK

Ambeth R. Ocampo

"IT is a very sad thing," remarked Oscar Wilde, "that nowadays there is so little useless information." While I am often moved to agree with Wilde, the research that goes into this column continually requires a mass of useless or at best disjointed and undigested information. From a very young age I would go through almanacs, encyclopedias and dictionaries to unearth the obscure, the bizarre, the extraordinary. While there is no scarcity of trivia books available, I have rarely used these because I haven't found one whose compiler approximated my sense of humor. The way the material was chosen and arranged reflects what the compiler is like and I often wish that Tina Cuyugan and Jessica Zafra compile books of useless information for my reference. Thus, it was so pleasing to have been gifted with "Schott's Original Miscellany" by Ben Schott (London: Bloomsbury 2002). While the humor and material has a heavy English bent, nowhere else have I seen: a table on the hair color of winners of Miss America, the Seven Wonders of the World, The Seven Deadly Sins, Zodiac Signs (both Western and Chinese), Braille and International Washing symbols, all between the covers of one delightful book.

I never knew that shoelace length was dependent on the number of holes one had on a shoe. Two pairs of holes needed laces that measured 45 cm, 3 pairs of holes 45 or 60 cm, 4 pairs 60, five 75 cm, six 90 or 100 cm, eight 150 cm, and nine 180 cm. The book had an illustrated guide to help me do a bow-tie and the manual alphabet. As a historian I was intrigued by a section on the curious deaths of some Burmese kings:

"THEINHKO killed by a farmer whose cucumbers he ate without permission (931 AD). Theinhko's Queen, fearing civil disorder, smuggled the farmer into the royal palace and dressed him in royal robes. He was proclaimed King NYAUNG-U SAWRHAN, and was known as 'Cucumber King.' He later transformed his cucumber plantation into a spacious and pleasant royal garden. ANAWRAHTA gored by a buffalo during a military campaign. (1077). UZANA trampled to death by an elephant. (1254) NARATHIHAPATE forced at knife-point to take poison. (1287) MINREKYAWSWA crushed to death by his own elephant. (1417). RAZADARIT died after becoming entangled in the rope with which he was lassoing elephants. (1423) TABINSHWETI beheaded by his chamberlains while searching for a fictitious white elephant. (1551) NANDABAYIN laughed to death when informed, by a visiting Italian merchant, that Venice was a free state without a king. (1599)."

Since I know next to nothing about Burmese history, I will just leave verification for later and just enjoy the book. While the above may sound strange, the "Roman Martyrology" has so many curious deaths of saints. One of my favorites, not in this book, is of a Christian boy who was stabbed to death by his pagan Roman classmates using their pens. One wouldn't know what to believe though Schott mentions a list quoted and probably invented by Jorge Luis Borges which quotes from a "certain Chinese encyclopedia" entitled "Celestial Empire of Benevolent Knowledge" that gives the following classification of animals:

"a. belonging to the Emperor, b. embalmed, c. tame, d. sucking pigs, e. sirens, f. for fabulous, g. stray dogs, h. included in the present classification, i. that shake like a fool, j. innumerable, k. drawn with a very fine camel-hair brush, l. etcetera, m. having just broken the water pitcher, n. that, if seen from a distance, look like flies."

Then there were nomenclature for wine bottles. I noticed that wine bottles come in a variety of shapes, colors and sizes but never knew each had a specific name: Picolo, Chopine, Filette, Magnum, Marie Jeanne, Double Magnum, Jeroboam, Rehoboam, Imperial, Methuselah, Salamanzar, Balthazar, Nebuchadnezzar and Melchior. Most of the names remind me of the Matrix or the Bible though poor Gaspar of the fabled three kings seems to have been left out and has no bottle bearing his name.

The book also reminded me of the late E. Aguilar Cruz who would spend hours at his typewriter trying to conjure Holalphabetic sentences or pangrams where each sentence contains every letter of the alphabet. Everyone who took typing lessons learned "The quick brown fox jumped over the lazy dog." But there are more of these now more useful for book designers looking at fonts. Try these sentences out:

How piqued gymnasts can level six jumping razorback frogs. We promptly judged antique ivory buckles for the next prize. Sixty zippers were quickly picked from the woven jute bag. Jump by vow of quick, lazy strength in Oxford.

Frankly, its simpler to punch every key in the board starting with qwerty. Then there were palindromes or words and phrases that read the same backwards. Abe Cruz also spent hours figuring these out when Schott's "Miscellany" could save him the trouble. Try these out:

Go deliver a dare, vile dog! Madam, in Eden I'm Adam. May a moody baby doom a yam? Do geese see God? Murder for a jar of red rum. Never odd or even. Satan, oscillate my metallic sonatas! Dogma: I am God. Ah Satan sees Natasha. Some men interpret nine memos. Are we not drawn onward, we few, drawn onward to a new era? Too bad—I hid a boot. A man, a plan, a canal: Panama.

Now I will have to compile a similar book with Philippine information.

* * *

Comments are welcome at aocampo@ateneo.edu

Evacuation days

HIGH BLOOD

Violeta Hughes-Davis

WE'D also like to know the concerns of the sixtysomething and above, what makes their blood pressure rise or makes them sit back, content that all's well with their world and with themselves. —Ed.

TO AVOID what they feared would be a horrible life in wartime Manila and at the urging of relatives who had migrated to Bicol earlier, my mother sold the family home and her drug store in Sta. Mesa and "evacuated." The natural choice fell on Bicol as my mother succumbed to those relatives' beguiling descriptions of the region as the land of plenty. Consequently, living in a remote Bicol barrio shielded me from the traumas of war experienced by my peers in Manila. We lived a bucolic existence, protected by the feared Bicolano guerrillas and nurtured by the dense forest of the mountains of Tankungbaka. I recall with fondness the few snatches of images that remain with me from that period when I was a toddler. I find, however, that every year, my memory of that life diminishes with age like the frothy surf that recedes from the shore and disappears into the sea.

We lived in a two-story frame house within walking distance of the railroad station. Our household consisted of my mother, her 50-year-old father, my older brother and a younger sister, two teenaged cousins, a maid and my sister's *yaya*. My father passed away the year before, which is why my memory of him is completely blank. The major regret I have about the war is that it cost me my father. He had tuberculosis and my mother explained to us that at that time, she could not get her hands on either penicillin or a continuous supply of the nutritious food essential for his survival.

From the window of that house, I saw my first casualties the tall and good-looking teenaged sons of my mother's friends, also migrants from Quezon. One day, the roar of airplanes punctuated by defeaning bursts that I later learned was gunfire, shattered our quiet morning. Not even knowing that the sounds meant danger, I instinctively scooped up my one-year-old sister and ran under a table in the living room. As we slid under the table, I grabbed a *salakot* lying nearby and gripped it over our heads to reinforce our shelter. We listened immobile for a while and when my grandfather guessed that it was safe, he craned his neck out the window to track the waning roar of the airplane. When he sighted it, he pointed it out to my male teenage cousin, exclaiming "Japanese!" Moments later, our entire household was leaning out the window, watching in the eerie silence a grim procession of two bloody pallets bearing the lifeless bodies of the boys. I was too young to understand and feel the emotional impact of that sad scene. My mother later said that the boys' father was a suspected guerrilla leader in Bicol.

Opposite our house stood the sturdy, federal-style post office built by the Americans in the 1900s and taken over by the Japanese soldiers who made it their headquarters. Every morning, clad in shorts and singing Japanese songs, the soldiers would bathe in the front yard, oblivious of passersby and the eyes of a curious 3-year-old.

From this house, we took flight in the company of several families from the town to seek refuge in the mountains of Tankungbaka. My memory of the trek begins as I was walking with Aida, the pretty teenage daughter of another family friend. She was leading me by the hand as we walked over rough sunbaked paths strewn with carabao dung. Several times, she helped me stoop under the barbed-wire fences of strangers' farms. At some point (it might have been midday), we stopped to rest. As we sat down, my sister suddenly started crying as she hungrily watched a man stuffing rice into his mouth from a *palayok* that he held with his legs. I felt very sad and I wanted to cry along with her. Somehow, we must have been fed and we continued our trek. Talia, our able-bodied maid, carried a woven basket almost as big as she was. It contained remnants of my mother's wedding gifts like a soup tureen and other kitchen utensils.

I don't know how long we walked but my memory catches up with me after we were settled on the estate of Mr. Fernandez, the largest landowner in that barrio. Two houses, one substantially bigger than the other and a number of fruit trees, occupied the spacious compound. The smaller house was near a creek, on the other side of which was a sugar cane field, where we used to cut sugar canes to suck on. There was also a hen house where we were allowed to pick up eggs. Sometimes, when we had nothing else to do, we would watch with fascination the hens' bottoms as they laid eggs.

Aside from the time when I saw my sister crying, I never again saw anyone suffer from hunger. The estate had enough rice and fish for the families encamped there, as well as *camote*, cassava, chicken and eggs to supplement our diet. As children, we were allowed to climb trees and to help ourselves with any fruit we could find. Sometimes, we ate so many guavas that we set our teeth on edge and made ourselves sick to the stomach.

On Sundays when a priest was available and the guerrillas deemed it was safe, we would have Mass in the large house after which we would walk to the nearby river for a picnic lunch. Rice and the ubiquitous *adobo*, as well as bananas and other fruits, would be spread on banana leaves and we would eat sitting on boulders with the cold waters swirling around our ankles.

The only violence I saw involved one of my playmates who got too close to Mr. Fernandez's pet, a monkey that was tethered to a horizontal bamboo pole in the middle of the yard. We were playing catch and in her excitement the girl strayed into the monkey's domain. In no time, the monkey had grabbed her hair and the two were involved in a tug-of-war. The girl was screaming her lungs off to untangle herself, while the monkey salivated at the prospect of the rich feast of lice in the girl's hair.

Although food was adequate, clothing was not. Underwear, specially panties, were scarce. The most common fabric used for panties was the coarse *guinaras*, a loosely woven abrasive fabric made from abaca. It was embarrassing to be known for wearing *guinaras* panties so girls kept it a secret. Unfortunately, word somehow leaked that one of my female teenaged cousins was wearing *guinaras* panties. That was all the teenagers talked about that day and my cousin was so mortified that she promptly disappeared. We finally tracked her down (or up), perched on a branch of a mango tree, hiding behind its thick foliage. By nightfall, she was still adamantly refusing to descend from her hideout; only when someone threatened her that a *kapre* (big, black half-horse smoking huge cigars) would take her away during the night did she agree to come down.

Finally, it was time to return to town and resume our life. One day, my mother dressed us in our Sunday best and brought us to a friend's house near the *municipio* to watch a ceremony in the plaza. I saw two flags on their respective poles and felt the excitement of the large crowd as they sang, but I had no idea what they were singing about.

Violeta Hughes-Davis is in her 60s and a balikbayan who retired from the Ohio State University after working there for 20 years. She is now a part-time freelance writer and editor.

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With gratitude and profound humility

WITH HEARTFELT gratitude and profound humility, I acknowledge the overwhelming outpouring of your support, by the tens of thousands, from all walks of life, throughout the country. The spontaneous demonstrations of trust and confidence in me and of the institution I represent, through your prayers, rallies, vigils, manifestos, resolutions, messages and phone calls, have been a continuous source of strength for me and my family. Those were dark hours and trying times when the baseless, unfounded, malicious and unconstitutional impeachment complaint against me was foisted upon our beloved country.

We have all been reawakened to the ease with which some are willing to weaken or destroy the country for their self-enrichment. They trivialize democratic principles and suppress the truth at their convenience. Yet once more, you have demonstrated through your support and vigilance that, as the source of governmental authority and the conscience of the nation, you do not allow anyone to make a mockery of our democratic institutions.

It is by your faith in me and in the judiciary that I deepen my resolve to persevere with the judicial reforms I commenced when I was appointed as Chief Justice. I will fulfill my vision and my mission to protect and defend its independence and make it truly effective and efficient, ever worthy of the public's trust and confidence. A strong judiciary is indispensable to the balance of powers; it is integral to a strong democracy. More than ever, we should be encouraged, rather than disheartened, by those who fear its successes. God will always be with us.

I will not fail you.

Maraming, maraming salamat po sa inyong lahat, at harinaway laging patnubayan kayo at ang ating bansa ng Poong Maykapal!

Daghan salamat kaninyong tanan. Walay sukod ug dili masukod and mga grasya nga ihatag kaninyo sa Ginoo tungod sa inyong maayong gibuhat ug mga sacrificio alang sa atong nasud ug para kanako.

God bless us always!

—HILARIO DAVIDE JR.,
Chief Justice, Supreme Court
of the Philippines,
Padre Faura, Manila

Unacceptable excuse for their action

I WISH to comment on the Naia control tower incident.

The two men who died in their takeover of the Naia control tower used as their excuse their frustration about corruption. Their reason for their behavior may be valid. But law-abiding citizens cannot accept their excuse for the takeover. Otherwise, anybody who has an excuse will cause disruptions like those of the Naia control tower and Oakwood apartments regularly. Our society will slip into lawlessness.

Fortunately, our society deeply values the rule of law. We observe our processes for change no matter how slow. What counts is not the speed but the direction of these processes.

—ROMEO J. PAJARILLO,
rjpajarillo2002@yahoo.com

Does the Brat Pack deserve thanks?

RELIGIOUS headmaster Mike Velarde says the Brat Pack, referring to Rep. Wimpy Fuentebella and his mob, deserves the respect of the public for impeaching Chief Justice Hilario Davide Jr. Surely, Velarde understands that respect is earned before it is given. Did Brother Mike stop to wonder why the impeachment complaint, instigated by two young, brassy congressmen, was instantly met with a tremendous public outcry against the impeachment? Three words bespeak the public outrage: lack of credibility.

Did Velarde wonder why the Senate had no difficulty getting the Judiciary Development Fund records for the Senate investigation, but not the House of Representatives? Fuentebella and the Nationalist People's Coalition lackeys may be praised for their efforts to uncover alleged fraud but when they failed to observe protocol and decorum that is deserving of the highest magistrate of the land, and tried to push by sheer force of number a defective and unverified complaint to the Senate under the guise of patriotic duty to their Naga constituent, such action exposes the character of arrogance of the sly and manipulative politician.

Fuentebella may mean well in his intentions but he is well-advised to be careful of his actions and not allow himself to be used by others with insidious motives lest he be categorized in the company of the most undistinguished genre of congressmen, many of whom have been given, perhaps undeservedly, the unpalatable brand of "Tongressmen" and other sorts of names. Fuentebella should know by now that of the three equal branches of government, it is Congress that people have the lowest opinion of all. Congress is so deeply mired in dirty politics that no one has earned the distinction of being called a statesman.

—CESAR M. DE LOS REYES,
cesdlrey@i-manila.com.ph

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Releasing 'tilapia' into Laguna Lake

I'M not sure if President Macapagal-Arroyo was aware of the severe ecological implications of releasing *tilapia* into Laguna Lake, as shown in your front-page photo last Oct. 4. True, *tilapia* (*Oreochromis sp.*) has for generations become a steady and affordable protein source in our diet, but it is a non-endemic, aggressive fish (a cichlid, in fish circles) that has practically colonized our freshwater lakes, rivers and streams, to the damage and displacement of our local fish species.

Non-endemic fishes (*tilapia*, carp, African *hito*) are damaging to local waters because they destroy the natural ecological balance maintained and developed through thousands of years of species interaction. We may be unaware of it, but the "foreigners" are slowly wiping out the smaller endemic fish species in Laguna Lake. Many of them may already be extinct. The disastrous experience in Lake Victoria in Africa should serve as a warning to us on the indiscriminate introduction of "foreign" species in our local waters. Our local fish fauna is at the losing end.

The government should have a clear and comprehensive program on this. While we may boast of one of the most diverse fish fauna in the world, we are slowly losing our endemic species to irresponsible fish release policies.

—OLIVER B. SAN ANTONIO,
85-D Ma. Elena St.,
Carmel 1, Quezon City

No instructions from GMA on tower raid

THIS pertains to your news item titled "We surrender..." in the Nov. 9 issue of the INQUIRER, wherein the undersigned was quoted to have said that President Macapagal-Arroyo ordered the assault on the Air Transportation Office tower illegally seized by former ATO Chief Panfilo Villaruel and his aide, Ricardo Catchillar.

May I take exception to this report as I neither received any such instruction from the President, nor conveyed the same in any press interview. The PNP Aviation Security Group was called to the scene at about 1:15 a.m. of Nov. 8, 2003 and requested by the DOTC/MIAA Incident Management Staff for police action/intervention, when their negotiation with Villaruel bogged down. We were given the task to resolve immediately the impasse which started at about 11:30 p.m. the day before, to avert a possible aviation catastrophe, by regaining control of the very vital air control tower from the armed intruders.

—ANDRES G. CARO II,
police senior superintendent and acting
director, PNP Aviation Security Group,
Silicon Building, Pildera II, Quezon City

Mining operations have ceased

ALLOW us to clarify some of the misleading statements in the news item titled, "Mining firm wins permit to explore." (PDI, 10/28/03, P. A15)

We would like to emphasize that Blue Ridge Mineral Corp. was issued a one-year Temporary Exploration Permit (TEP) last May 10, 2002 and this has already expired.

The TEP granted Blue Ridge the right to explore the area covered by its pending application for a Mineral Production Sharing Agreement (MPSA). The exploration area covered by the expired TEP falls within the barangays of Cabuaya and Macambol, in Mati, Davao Oriental where the resolutions favorably endorsing the MPSA application of Blue Ridge were issued by the Sangguniang Bayan and Sangguniang Barangay (town and barangay councils) concerned. The municipality of San Isidro was excluded from the TEP since the concerned *sanggunian* has not issued the certification/proof of project presentation.

However, inasmuch as the TEP has expired and the MPSA is not yet granted, exploration activities have ceased.

The Philippine Mining Act of 1995 and its implementing rules and regulations have put in place safeguards to the environment and to the community.

—HORACIO C. RAMOS,
director, Mines and Geosciences Bureau,
Department of Environment
and Natural Resources,
North Avenue, Diliman,
Quezon City

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22 boat passengers saved

By Carla P. Gomez
PDI Visayas Bureau

BACOLOD CITY—Three persons, two of them children, died while 22 others were rescued on Monday, three days after their cargo vessel sank at the height of tropical storm "Weng."

Bernabe Ganancial, 71, owner of the ill-fated ML Susan, died of dehydration and heart failure at about 10:30 a.m., said Chief Petty Officer Marcial Lindogan, head of Coast Guard-Antique.

Fishermen found Ganancial and several other passengers drifting on a life raft in the waters near Palawan at about 4 p.m. on Monday and brought them to Culasi town in Antique. Ganancial did not survive.

Twenty other passengers on board improvised lifeboats were found by fishermen in the waters off Antique and Palawan.

One of them, Fedelina de la Concepcion, told the Coast Guard station commander in Cuyo, Rufino Robles Jr., that her two young children died on the third day they were at sea.

Robles said Fedelina later decided to throw the bodies of her children—Jonalyn, 10 and Jason, 3—into the water because their bodies started to smell.

The Coast Guard said 13 of the rescued passengers were brought to the Cuyo District Hospital while the rest were in Antique. Twelve passengers have remained missing.

The ML Susan left Sipalay City in Negros Occidental for Palawan at about 10 p.m. on Nov. 13. It sank 14 nautical miles off Cuyo at around 9 a.m. the following day after huge waves brought by the storm tore a hole in the vessel.

Five passengers were rescued on Sunday and were brought back to Bacolod.

One of them, Arvic Galeo, 35, who was in a hurry to return to his family in Sipalay, some 180 km south of here, said: "We are very happy to be alive."

Galeo said the vessel was loaded with 300 sacks of salt when it sailed to Cuyo.

COLOR EXPLOSION GUIJO DUENAS/PDI VISAYAS BUREAU
An explosion of colors filled the streets of Bacolod City during the city's recent celebration of the MassKara Festival with street performers in costumes and masks depicting what the feast is all about—a celebration of life.

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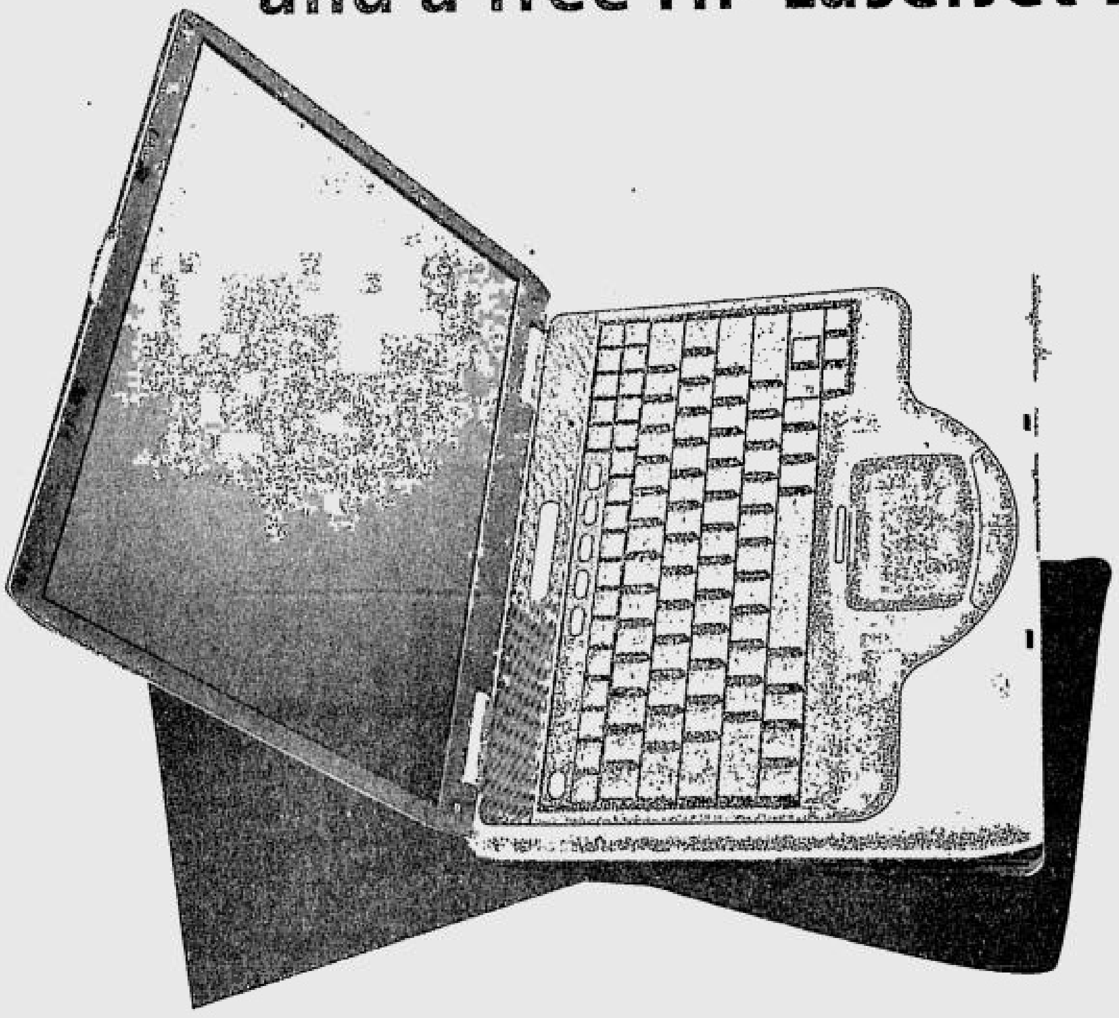

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Per DTI-NCR Permit No. 3319, Series of 2003.

Cops' feud traced to syndicate protector

GENERAL SANTOS CITY—The bickering between police officers of this city and of Sarangani province started to heat up after members of the Sarangani police force refused to divulge the identity of a police officer who had been accused of protecting a car theft syndicate.

Early this week, an arrested car theft suspect identified as Rasdie Iskak told the Sarangani police during tactical interrogation that a policeman from this city is a protector of a car theft syndicate operating here.

But Supt. Willie Dangane, Sarangani police chief, refused to identify the policeman referred to by the suspect.

Dangane won't identify the policeman until charges had been filed in court.

Dangane said he would personally arrest the suspect once the case is filed in court.

Irked

Dangane's refusal to identify the policeman has irked Senior Supt. Jorge Aquisap, city police chief, claiming that Dangane's refusal to identify the alleged syndicate protector placed the entire city police command in a bad light.

Aquisap dared Dangane to identify the policeman to clear the names of other policemen in the city.

Iskak was arrested by members of the Sarangani police during a clandestine operation in Cotabato City.

The suspect also identified his three other companions in the car theft syndicate, one of whom was among those who bolted the city jail together with Pentagon kidnap gang leader Tahir Alonto in November 2000.
Aquiles Z. Zonio, PDI Mindanao Bureau

ROUNDUP

Army officer killed

ZAMBOANGA CITY—An Army officer was killed while three soldiers were wounded in an ambush by armed men in Barangay Guiong in Sumisip, Basilan Friday. Maj. Gen. Trifonio Salazar, 1st Tabak Infantry Division commander, identified the slain soldier as 2Lt. Rolando Vente and those wounded as Sgt. Roger Azure, Cpl. Aladdin dela Cruz and militiaman Siddek Garuni, all belonging to the 32nd Infantry Battalion. Southern Command chief Lt. General Roy Kyamko said Vente was wounded during the ambush, but died while being airlifted to this city. The Southcom chief said he was not convinced that Moro Islamic Liberation Front members were behind the attack. He said the soldiers were using the vehicle of Mayor James Saliman when ambushed.
Julie S. Alipala, PDI Mindanao Bureau

Suspected robber slain

HAGONOY, Bulacan—A suspected bank robber was killed in a shootout with police shortly after robbers took P600,000 from the East Coast Bank branch in Barangay San Pascual Tuesday. Supt. Frederick Minong, Hagonoy police chief, identified the slain suspect as Renato Reyes, 29. His companion, Rolando Feria, 31, was arrested while two other suspects escaped. In Benguet, robbers took away P400,000 from a bank in Tublay town also on Tuesday. Supt. Conrado Minano, Benguet police director, said the suspects destroyed the window grills of the Summit Bank and used acetylene torch to destroy the vault.
Carmela Reyes, PDI Central Luzon Desk, and Frank Cimatu, PDI Northern Luzon Bureau

Medical donations

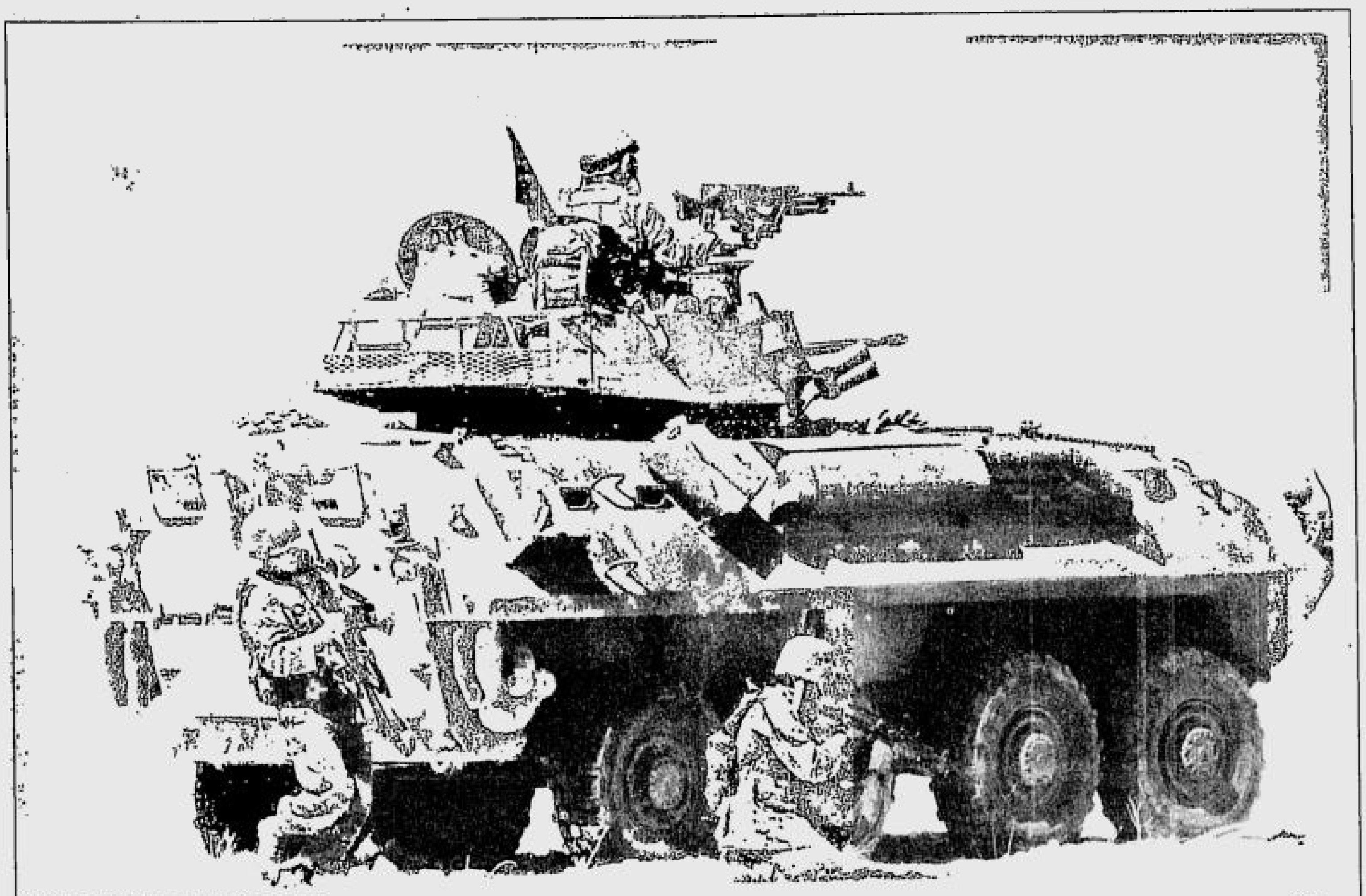
GENERAL SANTOS CITY—The Armed Forces and Police Savings and Loans Association Inc. (AFPSLAI) last week donated medical supplies and equipment to the 601st Army Brigade's military ward at the City Integrated Hospital (CIH) here. The AFPSLAI also gave out advanced Christmas presents to 10 soldiers confined at the ward. Brig. Gen. Alexander Yano, 601st brigade commander, expressed gratitude to the AFPSLAI for the donation which included three boxes of thermometers, a baumanometer and a pulmo-aide nebulizer. Retired Maj. Gen. Rolando Floria, AFPSLAI general manager, handed over the donations.
Aquiles Z. Zonio, PDI Mindanao Bureau

3 drown in beach

STO. DOMINGO, Ilocos Sur—Three residents here drowned at a beach resort in Barangay Calay-ab Sunday. Police identified the victims as Marcelo Evangelista, 31; Jepjep Payumo, 18; and Herman Agustin, 20. Reports said Agustin tried to save Evangelista and Payumo but they were swept by a strong current. Agustin's body was recovered on Sunday afternoon. Evangelista and Payumo were still missing as of Monday morning.
Leoncio Balbin Jr., PDI Northern Luzon Bureau

Cops bust Huk guerrillas

CAMP OLIVAS, Pampanga—Police announced the busting of a splinter group of the communist group Hukbong Mapagpalaya ng Bayan after the arrest of the group's seven leaders in Candaba, Pampanga, on Oct. 27. The seven guerrilla leaders comprised the "nerve center" of the Rebolusyonaryong Samahang Anak Pawis, according to Senior Supt. Rodolfo Mendoza, Pampanga police director. They were Raymond Suarez, Cesario Sarmiento, Rodolfo Quiambao, Ronald Sagum, Larry Vicente, Gary Tungol and Juanito Japag. Japag, also known as Ka Joan, is the highest officer of this HMB faction that is supposedly led by a certain Dindo Alejandrino.
Tonette Orejas, PDI Central Luzon Desk



IMAGINARY ASSAULT
US and Philippine troops take positions during joint military exercises between the Philippine and US military in Capas, Tarlac.

REUTE

Eastern Samar provincial board imposes moratorium on large-scale mining, logging

By Eden Cidro
PDI Visayas Bureau

BORONGAN, Eastern Samar—The provincial board has imposed an indefinite moratorium on large-scale mining and logging operations in Eastern Samar.

The board passed an ordinance on mining and logging ban in October in response to the clamor of environmental groups to protect the forest of the province, which suffered from the devastating floods in 1989 due to illegal logging.

Eastern Samar is the second province in Eastern Visayas to pass such an ordinance. Last September, the Samar provincial board passed the ordinance that imposes a 50-year moratorium on the conduct of large-scale mining operations in the province.

Provincial Ordinance No. 08 covers all persons and entities engaged in large-scale mining and logging operations and explorations.

But exploration activities covered by proper permits issued by the Department of Environment and Natural Resources prior to the effectivity of the ordinance will be allowed to continue its activities but will not be allowed to develop or utilize said mineral resources.

All permits for large-scale operations existing before the effectivity of the ordinance shall be respected. But no expansion of whatever size or area shall be allowed.

The governor will form a task force that will oversee the implementation of the ordinance.

Provincial administrator Floro Balato Jr. drafted the proposed ordinance and led the lobby group, including the Samar Island Biodiversity Foundation and other non-government organizations.

The original proposal called for a 50-year moratorium, but board member Floro Camenforte Jr. batted for an indefinite ban, which was supported and adopted by the provincial board.

There is an existing mining operation on Homonhon Island, Guiuan. The Hinatuan Mining Corp. is pushing the resumption of their operation in Manicani Island, also in Guiuan.

Several mining firms are also seeking permits to operate in various parts of Eastern Samar.

Contamination feared in Davao water source

DAVAO CITY—The Davao City Chamber of Commerce and Industry Inc. (DCCCII) has challenged the Davao City Water District (DCWD) to reveal all about the real situation of the controversial Talomo-Lipadas watershed.

Romeo Serra, DCCCI president, said the DCWD was one of the primary sources of reports published in various local and national newspapers on what's happening in the city's aquifer.

Engineer Rosindo Almonte of the DCWD earlier claimed that the city has the cleanest water in the country, but it is reportedly threatened by growing industrial activities near the water source, prompting it to recommend a ground zero water protection zone.

Almonte said a "very high fecal contamination" was noted at the Talomo, Lipadas and Bago Aplaya rivers.

But Serra said the DCWD was only telling half of the truth and did not bother to point out key points which are recommendations from studies conducted by the People Collaborating for Environmental and Economic Management (PCEEM).

Serra, who is also a board member of PCEEM, said the Talomo-Lipadas watershed became the focus of the study of PCEEM and the objective of the study was to determine the state of health of the watershed and evaluate the capacity of the aquifer for the long-term requirement of the city.

He said PCEEM gathered information that will be used to harmonize activities that will prolong the health of the watershed.

Serra said the information is needed by DCWD to formulate long-term plans to supply the city with enough water of good quality, and formulate alternative solutions if the present aquifer could not provide the requirement.

"The PCEEM project attained its objective of generating the benchmark data, however, DCWD did not use the data for the purpose and instead supported (environmentalist) groups to twist the information and interpret the results in a different plain," he said.

He said DCWD should also update the city council on how it is complying with the short-to-long-term recommendations of the Asia Geodyne studies.

Meanwhile, in support of the city government's efforts to stop water pollution, the DCCCII and the Pilipino Banana Growers and Exporters Association (PBGEA) have passed a resolution urging the city council to declare the Talomo-Lipadas watershed as an Environmentally Critical Area (ECA) and to constitute a multi-sectoral body that will regulate all economic activities existing and operating in the watershed.

Serra said they have come up with the resolution to put an end to the brewing issue on alleged pesticide contamination of the city's aquifer.

An analysis of the Lipadas and Talomo Rivers revealed high levels of heavy metal and coliform organisms in water samples from the rivers.

Environmentalists alleged that water pollution might be caused by the presence of banana and pineapple plantations in the area.

But Serra said it is unfair to hastily link banana and pineapple plantations to the contamination because they only occupy about 2.5 percent of the total area of the Talomo-Lipadas Watershed which is more than 50,000 hectares.

He said the occupants of the remaining 97.5 percent should also be studied. *Anthony S. Allada, PDI Mindanao Bureau*

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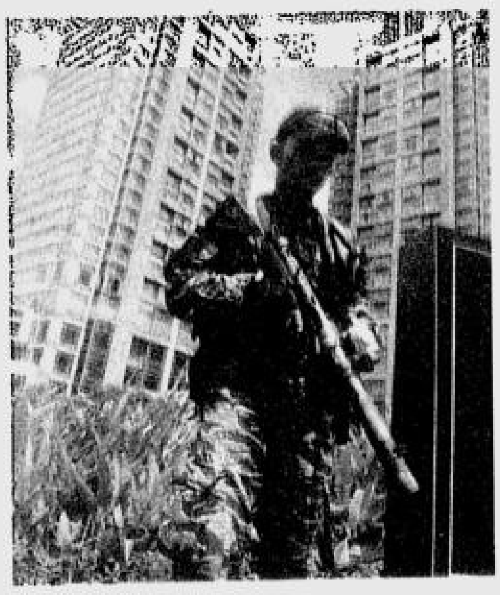
E-mail: pr_provincial_news@inquirer.com.ph

INQUIRER Northern Luzon

Editor Jun Bandayrel
Bureau Chief Rolando B. Fernandez



OAKWOOD mutineer. FILE PHOTO

Reforms in AFP now in place

TWO weeks after the failed Oakwood mutiny on July 27, President Macapagal-Arroyo appointed then Appointments Secretary Constancia Posadas-de Guzman as defense undersecretary, as well as chair of the Presidential Task Force on AFP Reforms to offer solutions to the gripes of men in uniform.

Posadas-de Guzman, a native of San Antonio, Nueva Ecija, and the first woman to be appointed undersecretary of the Department of National Defense, shares with the INQUIRER*'s Nueva Ecija correspondent, Anselmo Roque, the reforms that her task force has proposed, and are starting to implement, to curb corruption in the military. Excerpts:*

QA

What were your thoughts about your appointment?

(The President) was putting me in the job to deliver something soon. Immediately after I took my oath, (Ms Macapagal) told me to do the management audit of the procurement and fund disbursement systems in the Armed Forces of the Philippines.

Was there a time frame given to you?

Yes, a month. The deadline was inclusive of the identification of task force members, actual organization and identification of other people who would compose the secretariat and those who would be named as members of the technical working group. It also included planning of the audit work, actual study and evaluation of findings.

DE GUZMAN

Most of the proposals we have submitted have already been considered.

What are these proposals?

One is the creation of a single bids and awards committee (BAC) for the entire AFP to be based at the General Headquarters. The President approved this recommendation through Executive Order 235 on Sept. 11. The order streamlined the rules and procedures of defense (and military) contracts. Under this scheme, the defense secretary has been authorized to sign and approve government contracts for DND requirements. Exceptions are contracts required by law to be acted upon and/or approved by the President. The scheme also authorized the (AFP) chief of staff to enter into contracts worth P50 million.

How many BACs did the AFP have before?

119.

How will members of a single BAC in the AFP cope, considering that there used to be 119 BACs?

The executive order provided for the full assistance from a secretariat and a pool of experts with legal, technical and financial backgrounds to compose the technical working group. The AFP has already been given workshops on the implementation of this single BAC.

What other reforms have you and your task force recommended that the President approved?

On procurement, fund disbursement and accounting system.

What specific reforms did you recommend on the military's procurement system?

We recommended, and the President approved, the increase in the level of authorization for local procurements for the AFP chief of staff, the commanding generals of the Army, Navy and Air Force and other qualified officials.

As an example, the level of authorization for the chief of staff, as provided in the 1996 level, was only P1.8 million. This was now increased to P5 million. The levels of authorization for the other officers were correspondingly increased.

What's the significance of this level of authorization given to the concerned officers?

The officers concerned will now be able to exercise their procuring functions outside of the public bidding scheme, shortening the number of processing days. But, of course, there are management measures put in place to ensure proper implementation of this increased level of authorization on local procurements.

What are your proposals to improve the disbursement of funds?

We proposed certain mechanisms to ensure timely release of budgetary requirements to finance our soldiers' logistical needs at the ground level. Budget Secretary Emilia Boncodin agreed to do those. In fact, we suggested that the reforms should be in place by January 2004, but (Boncodin) said most of them could be implemented starting the last quarter of 2003. We also suggested revisions of certain provisions of laws, rules and regulations that are not responsive to the peculiar needs of the AFP, particularly on matters pertaining to their needs for capital outlay, like vehicles and other equipment.

On accounting procedures?

The President approved our recommendation for the inclusion of the AFP in the pilot testing of the electronic-New Government Accounting System (e-NGAS). We have done the necessary coordination with the Commission on Audit and so far we have conducted the necessary briefings and seminar workshops to ensure the preparedness of AFP on this system, both in the technical and logistical requirements.

What recommendations have you made for the DND?

We also recommended the creation of a single BAC that would handle contracts worth over P50 million. Also, upon the task force's recommendation, the President, while sitting as defense secretary, issued a department order restructuring the offices of the undersecretaries and assistant secretaries and delineating their functions and areas of responsibility.

What more are you expected to do?

We are aware that changes do not happen overnight. The President ordered our task force to continuously oversee the implementation of the reforms we have recommended. Through another executive order, the President created and mandated the undersecretary for internal control for DND, this is my area of jurisdiction, to institutionalize reforms in the procurement and fund disbursement systems in the AFP and DND. This gave us the authority to sustain and institutionalize the initiatives and to ensure the continuous execution of the reforms in the organization.

What Drives You

Mga pangarap ni Junior

Para maihatid siya sa mas magandang katayuan, kailangan mo ng kaakbay na maaasahan at mapagkakatiwalaan. 'Yan ang Caltex Power Diesel. May additives na naglu-lubricate at naglilinis ng makina para iwas sira at malayo sa kalawang. 'Di pa mabula kaya sulit lagi ang karga. Dahil sa buhay, 'di lang pasahero ang sakay— kasama pati ang mga pangarap nila. Sa Caltex Power Diesel, lalong gaganda ang takbo ng buhay.

Power Diesel
Dolo Gold
Power Diesel
What Drives You
CALTEX

Gloria-Noli team looms in 2004 elections

From page A1

ucation Secretary Raul Roco is also seeking the presidency.

'Mid-passage'

A stalwart of the ruling Lakas-Christian Muslim Democrats said that talks for a Macapagal-De Castro tandem were "already at mid-passage."

"It's a strong team up that can take on all challengers," the Lakas official said on condition that he not be named.

Another administration source placed the odds of Ms Macapagal picking De Castro at more than 50 percent. "It's 70 percent go," he said, qualifying that this was his "personal assessment."

Topping surveys

He said Ms Macapagal herself was on top of efforts to enlist De Castro, who has been topping surveys for both the presidential and vice presidential posts.

The talk in political circles is that after attempts failed to have Roco slide down as the vice presidential candidate of Ms Macapagal, De Castro has been considered as her running mate.

An internal Malacañang survey conducted two weeks ago reportedly found that if De Castro were to run for president, he would get 32 percent of the votes. The survey also purportedly indicated that Roco came in second with 20 percent, and Ms Macapagal, 19 percent.

It is widely accepted that a De Castro presence in the administration ticket can blunt the vote-getting potential of possible opposition tandems like a Poe-Legarda team up.

Lopez support

Senate Majority Leader Loren Legarda hinted that a Macapagal-De Castro team up was in the works, with the powerful Lopez business empire allegedly backing the ticket. "There are talks, just like there are talks for every possible tandem," said Legarda, who is planning to run for the vice presidency.

Asked whether it was the idea of the Lopez family or the President's political strategists, Legarda said: "I'm not privy to any information." But with a smile, she quickly added: "Anything is possible yet."

Playing coy

Legarda, who established a name as a broadcast journalist of ABS-CBN before she became senator, resigned from the ruling Lakas-CMD early last month. A Lakas stalwart said then that Loren might have felt that she could not be the running mate of Ms Macapagal because both are women.

De Castro, an ABS-CBN broadcaster himself, tried to play coy, but refused to rule out the possibility of his teaming up with Ms Macapagal for next year's elections.

He said that anything was possible at this point, adding that he indeed received such an "offer" from the President's men.

"Everybody is backing me," said De Castro when asked whether the Lopez family was behind the team up.

He said he had been in constant communication with ABS-CBN chair Gabby Lopez, but the latter neither broached the idea nor urged him to agree to the team-up with Ms Macapagal. "We only talk about broadcasting ... how to improve the ratings," he said.

Wednesday group

Sen. Francis Pangilinan, a member of the so-called "Wednesday Group," was surprised when told about the Macapagal-De Castro team up.

"There is no information that would suggest that (story) to be taking place. As far as we are concerned, Sen. De Castro had not mentioned any arrangement or talks with Malacañang. And I like to think that if such happens, we would know (as members of the Wednesday Group)," said Pangilinan.

Pangilinan said De Castro had not yet even made up his mind on whether to join the presidential election. "Nothing definite. Even that is still in the air."

Besides De Castro and Pangilinan, the members of the Wednesday Group are Senators Joker Arroyo, Manuel Villar and Ralph Recto. All five are members of the administration coalition in the Senate, yet they have been critical of some of the President's policies.

Lacson-Poe meeting

Lacson said he continued to "respect" what he and Poe had agreed on, as he refused to say what they had talked about in Poe's residence in Greenhills, San Juan, last week.

But a source in the opposition claimed that Poe had told Lacson that he would remain a reluctant candidate in spite of his expected declaration to make himself available as a candidate of the opposition.

The other day, Lacson confirmed to the INQUIRER his meeting with Poe, which came as a result of Lacson's invitation for a dialogue last month with the popular actor.

Poe, who is being convinced by some LDP leaders to run for the presidency, has yet to declare his plans for 2004.

Minority Leader Vicente Sotto III said he met with Poe the other night during which it was agreed that Poe himself would announce whether he would join the opposition's search for a standard bearer.

Sen. Aquilino Pimentel Jr., meanwhile, asked the Senate yesterday to pass a law declaring an elected public official immediately resigned from office should he or she decide to run for an elective government post. In Senate Resolution No. 2705, Pimentel said his proposal would "end political adventurism."

Gringo, me too

From page A1

coup d'etat against him were dropped.

Honasan told reporters at the Supreme Court that he would like to see a "political solution" to his predicament, saying allegations that he and group of young officers had tried to grab power were "politically driven."

Honasan has gone to the Supreme Court to stop the Department of Justice from charging him in court with coup d'etat—a non-bailable offense punishable with death.

Who handles probe?

After hearing arguments on Honasan's petition that the investigation of the case be transferred from the justice department to the Office of the Ombudsman, the high court gave the two agencies 48 hours to agree on who should handle the investigation.

"But beyond the issue of jurisdiction that we raised, what is more important to public interest is the political solution to this (case) and that is based on the call of the President to have unity, peace, and reconciliation," Honasan said.

"This is what we really want. Beyond the issue of (former) President (Joseph) Estrada, the Marcos issue, the issue with (Eduardo "Danding") Cojuangco, what should be supported here is the call for unity and reconciliation, beyond the legal procedure," he added.

"We will support (the President's call) if it goes beyond words and posturing."

Primary jurisdiction

During the hearing, former Justice Hugo Gutierrez Jr. argued on Honasan's behalf that the investigation should be transferred to the Office of Ombudsman because it had "primary jurisdiction" over the case.

Gutierrez said that the crime of coup d'etat attributed to Honasan was done "in relation to his office" as a senator, and so the Ombudsman should investigate him.

Gutierrez said Honasan was charged because of the statements in connection with his so-called "National Recovery Program" (NRP).

Related to duties

"Even assuming for the sake of argument that the fabricated advocacy of armed struggle is true, a coup d'etat intended to achieve the success of a legislative reform program would still be in relation to the senator's public office. Any advocacy of a national recovery program, whether violent or peaceful, would be in relation to the office of a senator," Honasan said in his petition for certiorari.

The government has alleged that Honasan attended several meetings with the mutiny leaders and that the senator told them that his program was going to be implemented only after the administration is overthrown.

'Absurd'

"Absurd," Gutierrez said of the allegations. "He (Honasan) will do it (NRP) through elections and not through a coup d'etat."

Honasan said the justice department was harassing him because he planned to run either for president or vice president under the opposition banner.

The coup d'etat charge against Honasan has been set for resolution after the senator failed to file his counter-affidavit on Sept. 23, the deadline set by the justice department.

Ombudsman Simeon Marcelo earlier told the court that the justice department had the full authority and jurisdiction to conduct the preliminary investigation on charges against Honasan.

In his 27-page comment on Honasan's petition for certiorari, Marcelo said the alleged acts of Honasan in leading the mutiny could be considered part of his duties as legislator.

"No stretch of imagination can qualify such acts done to overthrow the incumbent government and authorities by arms and violence, as acts reminiscent of the discharge of the petitioner's (Honasan's) legislative duties as senator," Marcelo said.

In these times of peace and goodwill, Honasan must think Marcelo unimaginative.

Lebanon
1 pm
Malabon
a few minutes later
SA PADALA NI DARLING
nabubuo ang
aming pangarap.

"Ang dali!

Pupunta lang akong Western Union sa may tabi ng construction site namin.

Ilang minuto lang, napadala ko na ang remittance ko.*

Sigurado, agad nang tatawag si Honey na nakuha na niya."

"Sobrang dali!

Sa may sakayan, may Western Union (mas marami pa akong nakikitang Western Union kaysa gasolinahan!). Sasaglit lang ako doon.

Ilang minuto lang, natanggap ko na ang padala ng aking Darling.*

Tapos tatawagan ko na siya para mag-thank you at I love you! Higit pa sa pera ang padala niya."

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Docs to open 'window' in twins' skull

CARL and Clarence Aguirre, the 18-month-old conjoined twins from Negros Occidental who were flown to New York in September, will undergo next week another preliminary operation that will lead to the final surgery separating them.

Surgeons plan to open next week another "window" in the skull of the twins, who are joined at the top of their heads, and begin the tricky task of gradually dividing the blood supply they share around their brains. This is in preparation for the final separation procedure.

The boys' pediatrician, Dr. Robert Marion of Montefiore Medical Center in New York's Bronx section, said doctors would also try again to insert tissue expanders beneath the scalp to help grow extra skin to cover the twins' heads when they are separated. The first expanders had to be taken out two weeks ago when the brothers developed an infection.

The expanders were inserted on Oct. 21 during the first of what was envisioned as three or four operations climaxing with the boys' separation.

The first expansion was scheduled for Nov. 10, but doctors noticed some liquid pooling around the plastic pouches beneath the scalp, leaving them no choice but to remove the expanders two weeks ago.

Temporary

Doctors said the removal of the tissue expanders, which was performed in a 45-minute operation, was temporary and would not impact on their long-term plans for separating the twins.

The twins arrived with their mother, Arlene Aguirre, in the United States on Sept. 10. In between the operations at Montefiore, the twins recover at the Blythedale Children's Hospital in Valhalla, where they undergo physical and nutritional therapy to strengthen them for the surgeries to come and their separate lives afterward.

Because the twins are joined at the top of their heads, they cannot sit up, stand or even crawl.

The series of surgeries on the twins are being performed by pediatric neurosurgeons and cranio-facial plastic surgeons, aided by a team of 20 specialists.

$2-M procedure

The entire procedure costs more than $2 million. But Montefiore and Blythedale are covering the cost of the operations as well as pre and post-care services. The physicians involved in the procedures are all waiving their fees.

The Philippine Airlines Foundation provided the airfare for the twins and their mother. *With a report from AP*

9 Kuwaiti teeners gang-rape Filipina

From page A1

the investigation and prosecution of the rape case by Kuwaiti authorities.

"We would assist her in any way we can as soon as we get a full report about her case from our embassy," Brillantes said.

More than 60,000 Filipinos live and work in this oil-rich emirate, many of them maids. *AFP with a report by Jerome Aning*

Kidnapped Coca-Cola executive found dead

From page A1

Sy was commercial finance director of The Coca-Cola Export Corp. and summa cum laude graduate of the University of the Philippines, according to Teresita Ang-See, president of the Citizens' Action Against Crime. (See story on Page A1).

Ang-See called Sy's kidnapping and murder the worst abduction case so far this year.

A kidnap a day

She also said the kidnapping situation in the country now was the worst in about 10 years, with one stretch in August to September averaging a kidnapping a day. There have been more than 100 abductions so far this year, she added.

"This case would be our test case (for the authorities). It's time they keep their promises," Ang-See said.

A security guard found Sy's body on Pacific Avenue, Marina Bay Homes, Gen. Emilio Aguinaldo Boulevard in Barangay Don Galo at around 4 a.m.

Sy was a resident of Sitio Capri, Barangay Nagkaisang Nayon, Quezon City.

She bore four puncture wounds on her right thigh aside from the injuries on her left hand, according to the police.

Insp. Glen Tigson said police had yet to confirm with Sy's family if the suspected kidnappers asked for ransom money.

He added that Sy was brought to the Mesina Funeral Homes where her family identified her body.

Last sighting

The victim's brothers Walter and Winifredo Sy told police they last saw their sister around 7:15 a.m. on Monday when she left for work on board a Toyota Rav 4 vehicle, with license plate XHZ-210.

JB Baylon, public affairs director of Coca-Cola Export, said he was the first to identify Sy because he arrived at the funeral parlor ahead of her brothers.

"We are appalled at what happened to Betty," Baylon told the Inquirer in a phone interview.

He added, "She had no enemies we were aware of. She was such a sweet girl."

The Inquirer tried calling Sy's home but the family declined to talk to reporters.

Blue blazer

The victim was still wearing her dark blue blazer, gray shirt, black skirt and sneakers when she was found by security guard Albert Dinusa.

Senior Insp. Emma Galero of the Southern Police District's Scene of the Crime Operations unit said Sy sustained four puncture wounds in the right thigh and an injury on her left hand.

Senior Supt. Ronald Estilles, Parañaque police chief, said the victim had been killed somewhere else before her body was dumped in the city.

According to the report of the Quezon City police, Tigson said, Sy was abducted by unidentified suspects in Biak na Bato, Quezon City, at around 9:45 a.m. on Monday.

Witnesses said two men riding a white Toyota Tamaraw FX parked beside Sy's Rav 4 and then entered the victim's vehicle.

They emerged minutes later carrying an unconscious Sy, witnesses added.

Police later recovered the abandoned Rav 4, with bullet holes and a pool of blood on the floor, at the boundary of Manila and Quezon City.

Unfortunate

"It is very unfortunate that this thing happened," Ang-See told the Inquirer. "I hope that the Philippine National Police would really fulfill its promise of a breakthrough against kidnapping syndicates. We do not need another death for this to happen."

Acknowledging the country's growing kidnapping problem, President Macapagal-Arroyo last month appointed former Defense Secretary Angelo Reyes to coordinate various government agencies trying to battle the crime.

At the end of October, Ang-See said, a total of 110 cases had been reported, involving 165 victims. About 60 percent of the cases were in Manila.

31.7-percent jump

Her figure is slightly higher than the 83 abductions Reyes' agency had tallied. But the official figure already reflects a 31.7 percent jump in kidnappings from January to October last year.

Ang-See said that relatives of victims almost always paid ransom of about P1-2 million.

She said the ethnic Chinese community members had banded together to form support groups, giving advice to families of kidnap victims and helping them drive down the ransom.

Cops distracted

"The criminals know that they can get away with it because the police are distracted" attending to other security problems such as street protests and military rebellions, she added.

Lt. Col. Danilo Servando, a spokesperson for the anti-kidnapping task force, said the situation had improved since the new body was set up in October.

"Kidnapping cases had gone down to only three cases since the task force was created last month," he told Reuters. *With reports from AFP, Reuters*

Erap wary he won't be allowed to return, wants covenant

From page A1

rangement, it will be a settlement in the court," he said.

Estrada's fears were echoed by San Juan Mayor Joseph Victor "JV" Ejercito, the deposed President's son by actress Guia Gomez.

"I fear that he wouldn't be allowed back here. I think she (President Macapagal-Arroyo) just wants my father out of the picture in time for the 2004 elections," Ejercito said in a phone interview.

Erap factor

"The Erap factor still works, and GMA wants it out," he said. "This is not the position of the family, but personally, *gusto ko konting tiis na lang sana at mapapalitan na sila* (I'd like him to bear with it a little while longer, because this administration will be replaced soon)."

But a court-appointed lawyer of Estrada's said Malacañang's sudden conciliatory gesture toward the ousted leader could endanger the petition pending before the Sandiganbayan.

"It could backfire," counsel Noel Malaya said. "To show that they are not influenced by Malacañang, the justices may act oppositely... to show that they cannot be dictated by the Palace."

Another covenant

Defensor, who spoke with Estrada as part of what he called a "personal effort," said Ms Macapagal could give Estrada a "verbal assurance" that he would be allowed to return if the Sandiganbayan allows him to travel.

He said the two leaders could give their "word of honor" to each other on the issue.

Defensor said Estrada called Ms Macapagal's timing late. "If this was done one or two years ago, and house arrest (was allowed), it would have been okay," he quoted Estrada as saying. "Why is this being done only now?" Estrada asked.

Defensor met with Estrada in his detention center in Camp Capinpin, Tanay, Rizal, to convince him to seek medical treatment in the United States.

At one point, Defensor recalled, Estrada even said he would no longer leave.

"I told him he should have an operation now so that he would not be at risk of being paralyzed," Defensor said.

The housing czar, one of the congressmen behind Estrada' s impeachment in 2000, noted that, even though Estrada said he did not want to seek treatment abroad anymore, his lawyers have a pending request with the Sandiganbayan.

"While he is saying otherwise, there is an official action by his lawyers," Defensor said.

He said Estrada assured him that he was not behind destabilization attempts against Ms Macapagal, particularly last week's protest rally in Makati's Ayala Avenue which was dispersed by the police.

"He said he was telling the people to calm down," Defensor said.

In Malacañang, deputy presidential spokesperson Ricardo Saludo declined to discuss the new covenant.

"I have no comment on that, this is the first time I heard of it," Saludo, also the Cabinet secretary, said.

Foreign Secretary Blas Ople said US Ambassador Francis Ricciardone called him to deny that the US Embassy would not issue a visa to Estrada. "That's a complete falsehood," Ople said.

Two-edged sword

Malaya, one of Estrada's four court-appointed lawyers, said the flurry of signals from Malacañang that it was open to the idea of Estrada undergoing surgery abroad was risky.

"It certainly is a double-edge sword," he said.

Malaya acknowledged that Malacañang's declarations on the matter could help convince justices of the Sandiganbayan' special court, which is hearing the plunder and graft charges against Estrada, to consider allowing Estrada to go abroad on "humanitarian grounds."

But he said it could also lead to the rejection of the motion.

It would have been better if the Palace "would just keep its mouth shut" on the matter, Malaya said.

Estrada's spokesperson, Crispin Remulla, shared Malaya's view, but said he would leave the matter to the court to decide.

Although the Sandiganbayan is acting on a judicial issue, he said, it can also view the matter from a "political perspective" and take into consideration Estrada's "patient's right" to have a doctor of his choice.

But Estrada lawyer Allan Paguia said he did not share Malaya's misgivings. "No. The court is non-political. The issue is medical, not political," Paguio said.

Malaya said defense lawyers submit today a memorandum supporting their earlier motion for Estrada's "medical travel." He estimated the court may decide on the matter in two weeks.

Change of heart

Ejercito, who succeeded his half-brother as mayor, had apparently a change of heart in the past few days.

Late last month, Ejercito urged the Sandiganbayan to allow Estrada to leave for "humanitarian reasons."

Still, Ejercito said his family would welcome it if the government placed Estrada under house arrest.

Echoing Sen. Luisa Ejercito-Estrada, the mayor questioned the timing of Ms Macapagal's decision.

"Why now? There are two reasons. One is that she wants Estrada out of the picture and two, she wants the electorate to perceive her as a sympathetic leader."

Ejercito said if Ms Macapagal were really sincere in allowing her father to go abroad, she should have done it a long time ago.

Ejercito said his family did not owe the government any debt of gratitude.

"We do not owe them anything. They have made my father's life miserable for three years," he said.

According to the mayor's projections, the "Erap factor" could command up to 35 percent of the votes.

Ejercito disclosed that Estrada would anoint the united opposition's presidential bet.

Congress reaction

In Congress, the representatives who played key roles in Estrada's impeachment are pushing for a House resolution opposing his travel to the United States.

"Justice is denied to the people for every delay and every superfluous motion in the course of conducting the trial against former President Joseph Estrada," Bayan Muna party-list Rep. Satur Ocampo said.

Aside from Ocampo, other signatories to the resolution included Representatives Oscar Moreno of Misamis Oriental, who was one of the House prosecutors during his Senate impeachment trial, Oscar Rodriguez of Pampanga, Exequiel Javier of Antique, Krisel Lagman of Albay, Filomena San Juan of Zamboanga del Sur, Arthur Defensor of Iloilo, Ernie Clarete of Misamis Occidental, Antonio Cuenco of Cebu, Nerissa Soon Ruiz, also of Cebu, and Roy Pilando of Mt. Province.

Lakas spokesperson Heherson Alvarez, the principal author of the impeachment complaint against Estrada in 2000, said Estrada should first accept the jurisdiction of the courts, particularly the Sandiganbayan, trying his case before any decision is made on his travel request.

Roco remark

Presidential contender Raul Roco slammed President Macapagal-Arroyo for her stance regarding Estrada's request.

The former education secretary insisted that Estrada should complete his trial for plunder.

"The President (Macapagal) has a problem with the fight for justice," Roco countered in a statement.

In Cebu City, Archbishop Ricardo Cardinal Vidal said if Estrada would be allowed to go to the United States to seek medical treatment, this should be granted as an act of charity and should not be mired in politics.

"If it is charity really and they want to save his life, then it is up to the government to make a consideration. After all, he is coming back," Vidal said.

"I heard that his condition is getting worse," said Vidal, a close friend and a spiritual adviser of Estrada when he was president. *With reports from Cynthia Balana, Dona Pazzibugan, Luige del Puerto; Bernadette Parco, PDI Visayas Bureau; Reuters*

It's final: SC rules stolen $683M belongs to gov't

From page A1

President Macapagal-Arroyo, who was distributing land ownership certificates in Lipa City when she heard the news, said she was "pleased."

"The Supreme Court has issued its final ruling that the Marcos wealth is for the use of our farmers," she said. Under the law, all recovered Marcos assets have to go to land reform.

The Presidential Commission on Good Government, the agency tasked with recovering the Marcos ill-gotten assets, hailed the ruling.

"This decision conclusively declares in law what our people already know from history," said PCGG Commissioner Ruben Carranza in a statement.

Indisputable

The decision made it "legally and factually indisputable" that Marcos, his immediate family relatives, close associates and other cronies amassed and stole vast government resources and that "these assets were stashed away here and abroad," he said.

"With this decision, our people will recover more than just $683 million stolen from them. With this decision, our people will recover the dignity stolen from them by the Marcos dictatorship and its cronies. With this decision, Filipinos can now cast off the embarrassment of letting 17 years go on without Ferdinand and Imelda Marcos ever being held to account for corruption. With this decision, we can tell our children what justice means. With this decision we can tell ourselves that there is hope," he said.

Delays caused by Marcoses

The ruling cited the "incontrovertible fact" that the delays in the case had been caused by the Marcoses.

"It will be a mockery of justice to allow them to benefit from it. By their own deliberate acts, not those of the Republic or anybody else, they are deemed to have altogether waived or abandoned their right to proceed to trial," the high court said.

Thirteen justices, including Chief Justice Hilario Davide Jr., concurred with the ruling. Justice Antonio Carpio did not take part in the deliberations.

Territoriality

The ruling attacked Real's freeze order as violating the court's jurisdiction and public international law.

"We reject this order outrightly because it is a transgression not only of the principle of territoriality in public international law but also of the jurisdiction of this Court recognized by the parties-in-interest and the Swiss government itself," the tribunal added.

In their various petitions, the Marcos widow, Imelda Marcos, and her children Irene Marcos-Araneta, Ilocos Norte Rep. Ma. Imelda "Imee" Marcos-Manotoc, and Ilocos Norte Gov. Ferdinand "Bongbong" Marcos Jr. asked the high court to set aside its July 15 ruling, saying that it violated their right to due process.

Bongbong and Imee asked the high court to remand the case to the Sandiganbayan to give the Marcos family a chance to rebut the witnesses and evidence presented by the state.

Imelda claimed that the decision would prejudice the criminal cases filed against her before the anti-graft court.

No new issue raised

The tribunal disagreed, saying that the Marcoses did not raise any new issue in their motions for reconsideration.

The SC said that the Marcoses were accorded due process but they used it to delay the case.

"It would be repulsive to our basic concepts of justice and fairness to allow respondents to further delay the adjudication of this case and defeat the judgment of this Court which was promulgated only after the facts, issues and other considerations essential to a fair and just determination had been judiciously evaluated," it added.

The court rejected the Marcoses' contention that the proceedings under the forfeiture law were criminal in nature and thus gave them the right to give evidence and entitled them to a hearing.

The SC said the proceedings were civil, not penal in nature, resulting not in the imposition of a penalty but merely in the forfeiture of the properties illegally acquired in favor of the State.

Forfeiture law

The court said that under the forfeiture law and the executive order that created the PCGG, the government was required only to state the known lawful income of respondents for the prima facie "presumption of illegal provenance."

It said that the government was able to establish prima facie presumption of illegal provenance of the funds.

It said the Marcoses failed to show by clear and convincing evidence that the Swiss deposits were lawfully acquired and that they had other legitimate sources of income.

Hearing, not trial

"They failed, or rather, refused, to raise any genuine issue of fact warranting a trial for the reception of evidence," the SC said.

The court also said that the Marcoses erroneously understood "hearing" to be synonymous with "trial."

"Hearing, as known in law, is not confined to trial but embraces the several stages of litigation, including the pre-trial stage... It does not necessarily imply the presentation of the oral or documentary evidence in open court but that the parties are afforded the opportunity to be heard," the SC said.

It noted that under the forfeiture law, the word "hearing" does not always require the formal introduction of evidence in trial, only that the parties are given the opportunity to participate and explain how they acquired the property in question.

"If they are unable to show to the satisfaction of the court that they lawfully acquired the property in question, then the court shall declare such property forfeited in favor of the state. There is no provision in the law that a full-blown trial ought to be concluded before the court declares the forfeiture of the subject property," the SC said.

SUERTRES
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E-mail: pr_metro@inquirer.com.ph
METRO
Editor Abelardo S. Ulanday

6/42 Luzon
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Vis-Min
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GMA: Drug use in public schools drops

3 Chinese yield ₱44M in shabu

By Leila Salaverria

A CHINESE drug suspect yesterday unwittingly led police to his hideout in Marilao, Bulacan, and yielded 44 kilos of high grade shabu worth around P88 million.

Members of the Western Police District and the Philippine Drug Enforcement Agency yesterday found the illegal drugs contained in boxes with china glassware markings in a bungalow-type house on Paul Street, Metrogate Subdivision, Lambakin, Marilao. The house was allegedly owned by a "Fabian," police said.

WPD lawmen were on the tail of Joey Lim from 5th Avenue in Caloocan City to Bulacan, according to WPD director Chief Supt. Pedro Bulaong.

Police also arrested 2 other Chinese men—brothers Nelson and Charlie Go.

Bulaong said the Marilao house served as a major distribution point for drugs in the Bulacan area.

He said Lim had been under surveillance for over a month.

Yesterday, a lawman pretending to be a buyer and asked Lim to sell him drugs. The suspect did not know that when he took the undercover man to Bulacan, he was being followed by several anti-narcotics agents.

A highly-placed source in the WPD yesterday said that the seized drugs were imported from Taiwan and China and were brought in through the country's seaports. *With a report from Carmela Reyes, PDI Central Luzon Bureau Desk*

Court stops MWSI debt payments

By Tina Santos

THE QUEZON City Regional Trial Court (QC-RTC) has stopped creditors and other parties from making claims against the Maynilad Water Services Inc. as the water firm sought corporate rehabilitation.

In a two-page Stay Order dated Nov. 17, Judge Reynaldo Daway of the QC-RTC Branch 90 prevented Maynilad's creditors from collecting payment from the water firm.

Maynilad sought relief from the court on Nov. 13 after the Paris-based ICC International Court of Arbitration ordered it to pay P6.77 billion in concession fees to the Manila Waterworks and Sewerage System (MWSS).

However, the court order also covers other parties with claims against Maynilad.

In the meantime, the court directed Maynilad's suppliers to continue rendering services to the company for its continuous operation.

The court set the initial hearing on the petition for rehabilitation on Jan. 7.

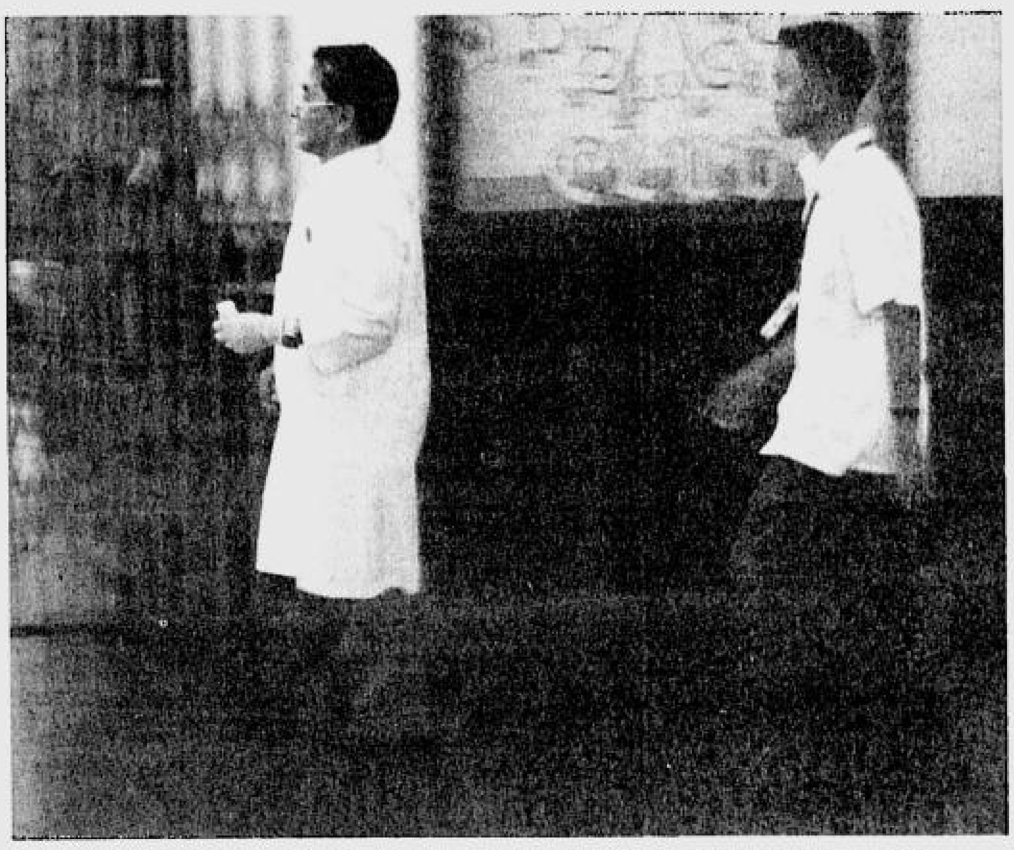
In its petition, Maynilad said that despite its total assets of P16,940,306,229.61 as of Oct. 31, it foresees an impossibility of meeting its maturing debts.

It then sought a suspension of debt payments as it underwent "corporate rehabilitation."

It said that on the basis of projected market conditions for the next nine years up to 2012, it has a good chance of being rehabilitated.

In relation to the payment due to the MWSS, Maynilad is seeking the rescheduling and restructuring of its unpaid concession fees with interest at nine percent per year.

The court appointed lawyer and accountant Rosario Bernaldo to evaluate the rehabilitation plan.



GOVERNMENT is not out to prosecute teenage drug offenders, it's there to help them, according to the President. Here, a doctor holds on to a urine sample as he leads a Manila High School student to the campus clinic. VAL HANDUMON

Private schools more worrisome, says DoH

By Blanche Rivera

THE PRESIDENT yesterday announced that public schools in Metro Manila are "statistically clean" as government winds up its random drug testing in 17 schools in the National Capital Region.

According to the initial information gathered from the first 15 schools tested, the prevalence rate of drug use ranged from zero to six percent in Metro Manila public schools—lower than the 10 percent prevalence rate in 1989.

But this year's testing showed that while public schools are relatively drug-free, private schools are not. Department of Health sources revealed that a private school in Manila registered up to 15 percent drug use among its students.

President Macapagal-Arroyo, who was at the Manila High School yesterday to discuss the anti-illegal drugs campaign, said that the drug testing was "not an investigation," but part of data gathering for the government's nationwide drug intervention campaign.

Health Secretary Manuel Dayrit yesterday stressed that the random mandatory drug tests are not meant to be punitive and does not seek to address the problem on an individual level.

He said that the random tests are mainly for identification of possible problem areas, and the prevalence of drug use among students in a particular area.

Manila High School, which has 3,000 students, is the 16th school to be tested.

The DOH and the Department of Education (DepEd) would move on to schools in region 3 next week.

"The methodology is meant to be confidential so that the students would not be stigmatized," Dayrit said.

The DOH gets urine samples of 20 students from the school randomly selected by a computer from DepEd.

The samples are not labeled so that students who would test positive would not be known. Dayrit said that if an area has been determined to have a drug problem, the DOH would launch an intervention program there.

QC judge inhibits self from Arboretum case

A QUEZON City judge has inhibited himself from handling the land dispute case between the University of the Philippines and Muslim claimants to the 78-hectare Arboretum property in Diliman, Quezon City.

In a three-page order, Judge Rogelio Pizarro of Regional Trial Court Branch 222 granted the motion for inhibition filed by the UP Diliman Legal Office to remove doubts that the judge is biased.

The case was raffled off to Judge Ramon Cruz of RTC Branch 223.

The defendant, UP Diliman police chief Bernie Baltazar, claimed that Pizarro would not act with complete impartiality on the land dispute case because of the administrative and criminal cases that the university had filed against him.

Baltazar said Pizarro's partiality in favor of plaintiffs Abdulraof Dimaporo and Luis Manor is evident in the judge's failure to resolve the motions of UP to dismiss and quash the writ of preliminary injunction.

Instead, the judge issued an order on Sept. 30 ordering Baltazar and UP officials to follow the writ, which prohibited them from entering the disputed property that covers parts of the UP Arboretum and the National Hydraulics Research Center.

But Pizarro argued that the purpose of the issuance of the order was to maintain the status quo and avoid violence from erupting, since Baltazar was bent on driving away Dimaporo and other Muslim families from the Arboretum. *Tina Santos*

METROBRIEFS

Murdered in motel

SARAH Lestojas, 38, of B-55 Sitio Lumang Ilog, Barangay San Juan, Taytay, was supposed to leave for Saudi Arabia on Friday. She will instead be at her funeral after she was murdered Monday inside the Mariposa Lodge along the Marcos Highway in Pasig City. Lestojas, an employee of the Taytay municipal hall, checked in at room 45 at 1 p.m. A man identified by the police as her lover followed 30 minutes later. At 3:30 p.m., the man paid the P350 room rate and left. Prior to that, a woman in an adjacent room heard someone plead: "*Tama na, papa.*" (Please stop, papa). Lestojas' disemboweled body, which also bore stab wounds, was later found by motel employees. The victim, whose husband is reportedly in jail in Davao and who had two sons, had been seen frequenting the motel with her alleged lover. *Luige del Puerto*

Swat to attack

TO COUNTER motorcycle-riding bandits in Manila, the Western Police District will be deploying their own motorcycle-riding Special Weapons and Tactics or Swat team. WPD spokesperson Chief Insp. Gerry Agunod said the Swat had already been told to be on the lookout for men riding tandem on motorcycles. The new modus operandi of the suspects is to knock on the windows of vehicles and pretend to ask for directions or point out flat tires. After the windows have been rolled down, the suspects would announce the heist. The police said the suspects would sometimes even drive away with the victim's vehicle. *Leila Salaverria*

Mayor's cousin

FOUR persons, including one who claimed to be a cousin of Antipolo City Mayor Angelito Gatlabayan, were arrested Monday night by agents of the Philippine Drug Enforcement Agency in a buy-bust operation in Cainta, Rizal. Ruben Gatlabayan Olayvar, 54, of 4 Aster St., Barangay Mambungay, Antipolo City, claimed being a kin of the mayor after he was collared with Elizabeth Olayvar, 44, and vendors Saidamen Sultan, 22, and Esmael Ali, 28, both of Marick Subdvision, Cainta. Some 500 grams of shabu worth around P1 million was seized from the suspects, the PDEA said. "The mayor was very angry," said Antipolo information officer Ofel Aure. Quoting the mayor, Aure added, "If he is guilty, then he should be punished." *Luige del Puerto*

Bar room brawl

ONE THING led to another after bar patron Roger Domingo quarreled with the cashier of the Three Lucky Star Videoke Bar in Navotas at about 3 a.m. yesterday morning. As Domingo, of North Bay Boulevard South, Navotas, argued with the cashier, another patron, Vinnel Legaspi, 27, tried to pacify him. But instead of listening to reason, Domingo reportedly pulled out a knife and stabbed Legaspi, who was hit in the left elbow. A companion of Legaspi, Gerry Opao-Opao, who was also at the videoke bar, came to the rescue of the victim. The police said Opao-Opao took out a homemade shotgun and fired a round at Domingo, who was hit in the left hand. Legaspi and Domingo were brought to the Tondo Medical Center. Domingo was later transferred to the Philippine Orthopedic Center in Quezon City while Opao-Opao was arrested, case investigator PO3 Jamercon Margate said in his report. *Edson Tandoc Jr.*

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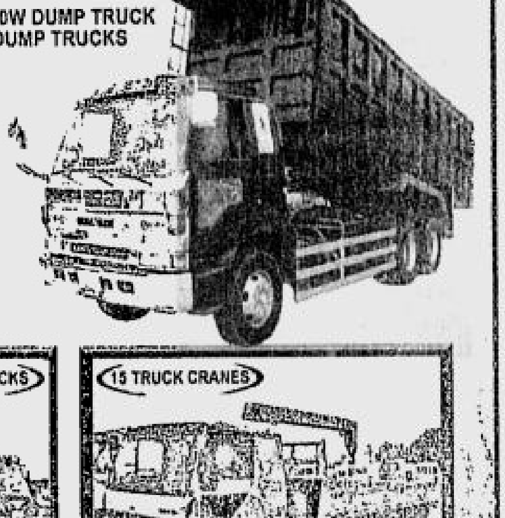

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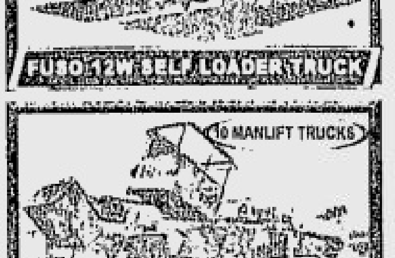
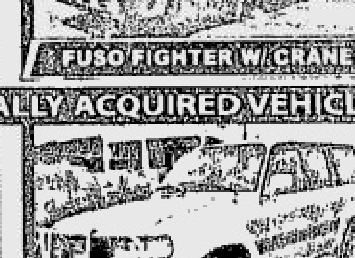


5 SELF LOADERS
FUSO 12W SELF LOADER TRUCK

10 MIXER TRUCKS
ISUZU 10W MIXER TRUCK



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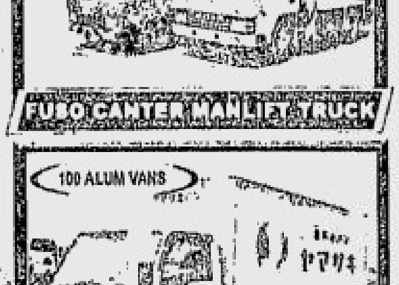

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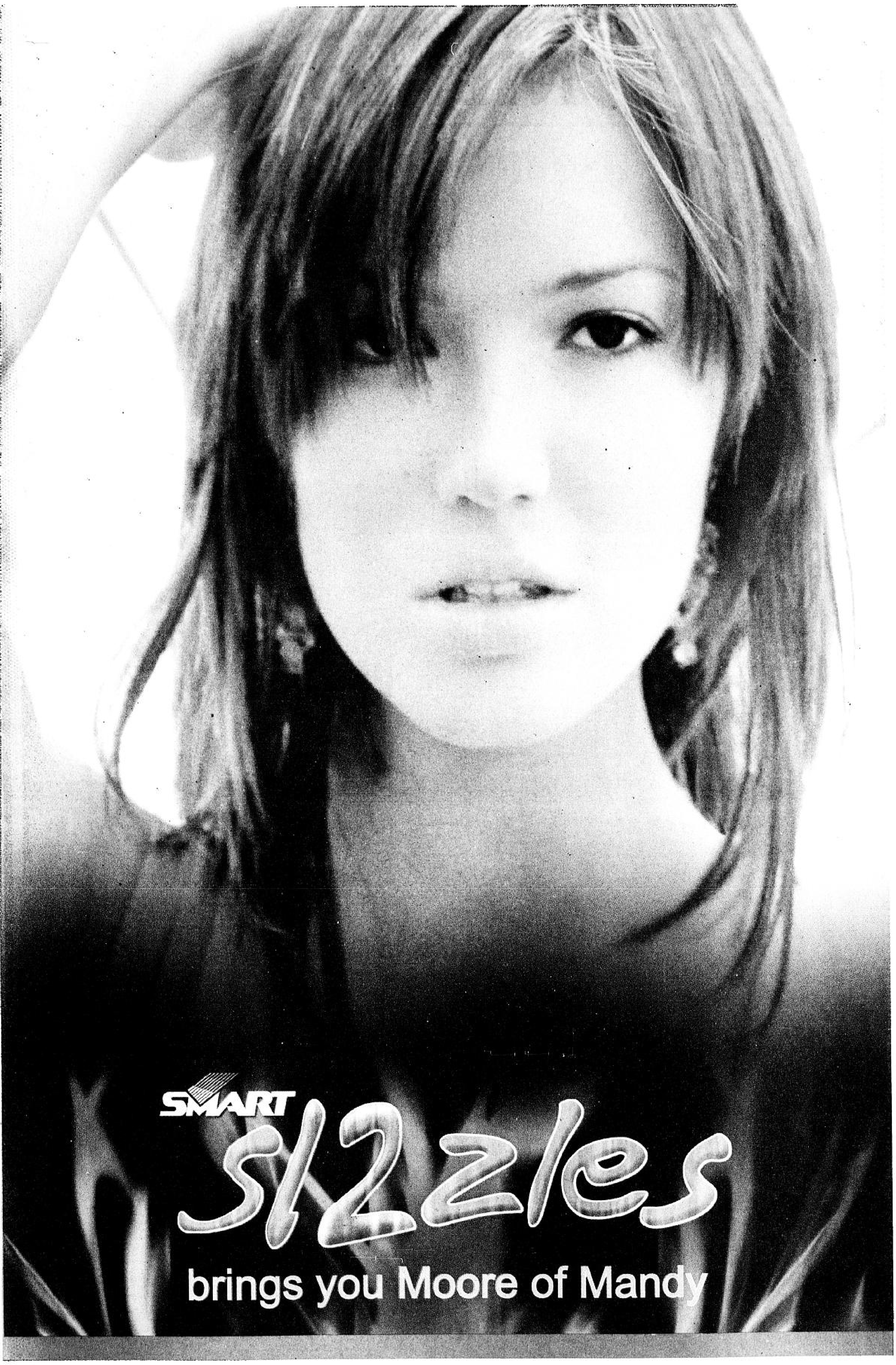
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SPORTS TV
Compiled by L. Manguiat

BASKETBALL: NBA - Warriors vs Spurs; 9:30 a.m. (r-8 p.m.); Solar Sports—Golden State travels to Texas to face defending champion San Antonio.

NBA Greatest Games - Sixers vs Lakers, Game 1, 2001 Finals; 12 noon; Solar Sports—Philadelphia's Allen Iverson proves that he's a worthy MVP as he toys with Los Angeles.

Schedules subject to change without prior notice.

E-mail: pr_sports@inquirer.com.ph
Editor **Teddyvic S. Melendres**
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PBA REINFORCED

Knockout games today

GAMES TODAY (*Philsports Arena*)
5 p.m.—Talk 'N Text vs Red Bull
7:30 p.m.—Coca-Cola vs Ginebra

RED Bull Barako will stick to its original game plan while Coca-Cola hopes to summon enough energy against their respective opponents today in a pair of sudden-death matches in the Samsung-PBA Reinforced Conference at the Philsports Arena.

The Barakos crushed the Talk 'N Text Phone Pals, 99-80, and the Tigers downed the Barangay Ginebra Kings, 85-77, last week to force a decider in their respective best-of-three quarterfinal duels.

The Red Bull-TNT clash is set at 5 p.m. with Coke facing Ginebra at 7:30.

The winners advance to a best-of-five semifinal showdown beginning Sunday. The other semifinal pairing will pit San Miguel Beer against the winner of the Sta. Lucia-Alaska knockout game this Friday.

"We're a very tired team. I hope we could have the same energy when we beat them (Gin Kings) in Game 2," said Coca-Cola coach Chot Reyes.

Red Bull Barako mentor Yeng Guiao, on the other hand, said he would stick to the strategy that allowed the Barakos to force the do-or-die encounter with the Phone Pals.

TAULAVA

"The burden of adjustment goes back to them," said Guiao of the Phone Pals, whose offensive production was reduced by at least 40 points in Game 2.

Both coaches, however, swear that little things, like boxing out on a rebound play and diving for loose balls to gain possession, could make a lot of difference in Game 3.

"It's a matter of which team could do the little things and play harder. We got outrebounded in Game 1 but we matched them in rebounding in Game 2. It will again be the key in this game," said Reyes.

The Barakos limited the assists of the Phone Pals to 14 in Game 2 from 29 in Game 1. They also prevented the Phone Pals from taking open shots.

"They shot well in Game 1 and we have to give them credit for that. But this time we're not going to give them those kind of shots because I have this feeling that it's going to be a lot closer unlike the past two games," said Guiao.

A key factor for the Gins is the freethrow performance of Rossell Ellis. The Ginebra import flubbed all but two of his 10 free throws, including six straight in the fourth quarter.

"But I guess the difference will depend on how we battle them off the boards. It will dictate the outcome of the series," said Reyes.

For Guiao, the decisive factor would be their defense on Asi Taulava, Damien Cantrell and the Phone Pals' backcourt led by rookie Jimmy Alapag, Bong Ravena and Patrick Fran.

June Navarro

NBA results

Houston 74, Philadelphia 66; New York 89, Boston 86; Washington 106, Atlanta 97; Dallas 105, Portland 98; Utah 90, Orlando 88.

Fash nips Welcoat; Viva posts 1st win

GAMES TOMORROW
(*Pasig Sports Center*)
1:45 p.m.—Viva-FEU vs ICTSI-La Salle
3:45 p.m.—Montana vs Sunkist-UST

RICH Alvarez and Peter June Simon came through with big baskets down the stretch yesterday, leading Fash Liquid Detergent to a 65-61 win over arch-rival Welcoat Paints in the 2003 PBL Platinum Cup at the Pasig Sports Center.

Alvarez, a two-time UAAP MVP, scored on a layup with 19 ticks left off two Welcoat defenders to shatter a 61-61 count.

Welcoat guard Paul Artadi, hounded by Eugene Tan, bungled the next play allowing Simon, the rising star from Makilala, North Cotabato, to peg the final score with two free throws off Willy Wilson's foul, only 4.9 seconds left.

The win preserved the heroics of the 6-foot-1 Simon in the second quarter where he buried nine straight points to give Fash a 24-16 lead.

It was only the second win in four starts for Fash, the Sunkist Unity Cup titlist.

In the other game, Viva Mineral Water beat Sunkist UST, 77-66. Viva improved to 1-2 in a tie with Sunkist-UST and ICTSI-La Salle.

Despite the loss, the Paint Masters remained on top with a 3-1 card.

The 6-foot-4 Avarez scored 18 points and had 10 rebounds, six of them offensively. Simon chipped in 17 points.

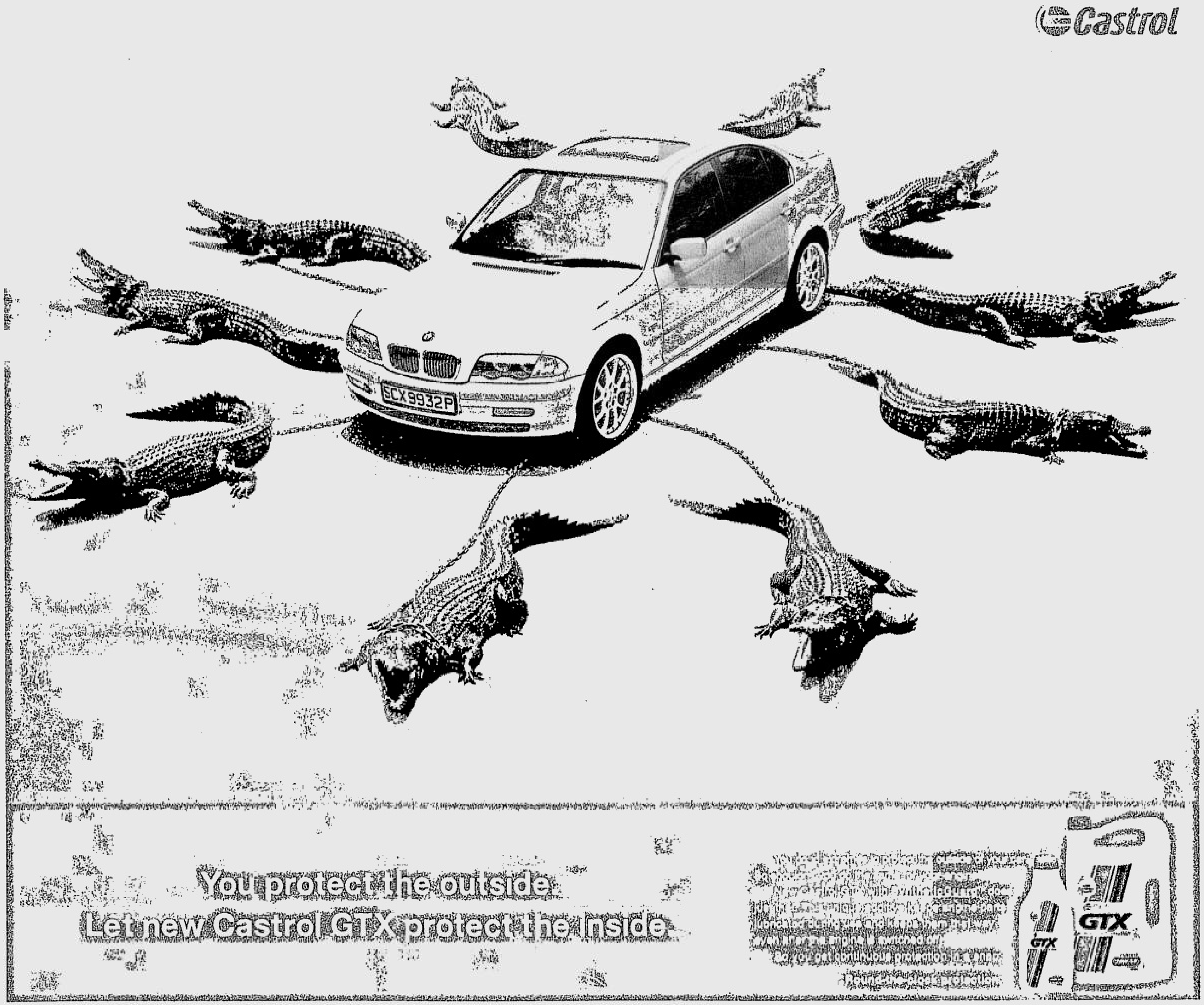
Scores:

First Game

FASH 65—Alvarez 18, Simon 17, Gelig 10, Mercado 6, Salangsang 4, Fonacier 4, Tenorio 3, Gonzalez 3, Tan 0, Benedicto 0, Dualan.

WELCOAT 61—Yap 18, Wilson 16, Omolon 6, Capus 4, Reyes 4, Artadi 4, Pingris 3, Sotto 3, Patrimonio 2, Tangkay 1, Celo 0, Kalaw 0, Cuan 0.

Quarters: 10-14; 31-27; 48-42; 65-61



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Top fighters want to face Pacquiao

By Salven L. Lagumbay
Contributor

MANNY Pacquiao has suddenly found himself besieged with several offers to fight blue-chip fighters, a situation the Filipino ring idol could have dreamed of only a month ago.

Pacquiao's status as new world boxing sensation got another boost Monday when he was installed No. 9 among the world's best pound-for-pound fighters by the No. 1 boxing website Maxboxing.com. for halting Mexican ring great Marco Antonio Barrera in the 11th round of their 12-round, non-title bout last Sunday.

Another Mexican boxing hero, Erik Morales, yesterday openly sought a fight with Pacquiao, saying it would "be good and of interest to the public."

However, a possible Morales-Pacquiao tiff depends on two things.

First, Morales has yet to hurdle a scheduled bout with WBC junior lightweight king Jesus Chavez next year. Second, if he beats Chavez, Morales is not interested in going back to the lighter 126-lb featherweight class, but hints at "something in between" before he makes a decision.

That means a proposed bout with Pacquiao would have to be at a contract weight of 128 lb which may not interest the Filipino, who had to add three pounds to his normal fighting weight of 122 for the date with Barrera.

Also yesterday, top promoter Bob Arum declared his prized ward, WBA/IBF featherweight champ Juan Manuel Marquez, as the new featherweight best, "who will take on any of the featherweights."

A bout between Pacquiao and Marquez would be easier to hold as both boxers fight under HBO. And their crowd-pleasing styles make for a truly exciting encounter.

Then, there's People's superbantam champion Paulie Ayala, who had earlier expressed interest in banging with Pacquiao.

"I would like the winner," Ayala was quoted as saying moments before the Pacquiao-Barrera faceoff. HBO boss Kerry Davis is reportedly thrilled at the possibility of making the Pacquiao-Ayala showdown.

But Pacquiao won't be fighting until March next year according to business manager Rod Nazario, saying his ward is entitled to a long rest after his rigid preparation for Barrera.

Pacquiao and his handlers are slated to arrive in Manila late Friday, then proceed to the Manila Hotel where he will be warmly received by Manila Mayor Lito Atienza, a longtime Pacquiao supporter.

On Monday, Pacquiao will pay a courtesy call on President Macapagal-Arroyo in Malacañang after a caravan starting in Makati City.

PACQUIAO

U-Bix Pro-Am tees off at Riviera

By Jong Arcano

MOST of the big names in the local professional golf are in the field of 120 teams, but there is historical basis for the title chase to be declared as wide open as the past stagings due to the unique format of the P1.2 million U-Bix National Pro-Am golf championship kicking off today at the Langer course of the Riviera Golf and Country Club.

With odd pairings coming out as winners in the early years of the pro-am revival due to a balancing scheme that disallows the top 30 players of the pro rankings to play with scratch players, hotshots like Cassius Casas, Benjie Magada and Richard Sinfuego have found it hard to make it to the top.

Two years ago, Noli Kempis and Erwin Vinluan were among the longest shots in the pairings but emerged as winners. Last year, brothers Raul and Paul Minoza were not among the seeded bets but brought the championship trophy with them to their Bukidnon home.

This year's pro-am—an event where the members of the team hit their shots alternately—is expected to be another four-day battle of wildly swinging fortunes as the pros shoot for cash in what should be their last chance for big money this year following the continued postponement of the Philippine Open.

According to reports, the Open has been tentatively set by the National Golf Association of the Philippines late in January at Mimosa. Unless it will be held next month, it would mark the first time since the last World War that Asia's oldest tournament is not staged during the year.

Up for grabs is a top prize of P165,840 for the winning pro out of the cash pot put up by the sponsoring U-Bix Corp. The runner-up gets P111,432 and the third placer P65,352 with prizes scaled down to the 30th finisher and ties.

The amateurs of the top three teams also get prizes in the form of gift certificates. First prize is worth P41,460, second P27,858 and third P16,338.

BERT Bravo, chair and CEO of U-Bix, hits the ceremonial tee-off. JESS YUSON

Regrets after the sensational knockout

BARE EYE

Recah Trinidad

LAST Sunday, the mighty, magnificent fists of Manny Pacquiao exploded like fireworks that lit up Philippine skies well ahead of the Christmas holidays.

While his heroics touched off instant celebration here at home, Pacquiao's fistic fiesta on top of the ring in far-off San Antonio, Texas had caused immeasurable grief to the camp of Marco Antonio Barrera, the overrated, vanquished opponent.

Barrera relatives and supporters openly shed tears.

As it would turn out, Barrera was incapable of facing up to a fastbreak blitz which was perfected by Pacquiao for that defining moment in his young career.

The only way Barrera could have survived was to slow down, step back, shift to the reverse gear.

Unfortunately, the Mexican ring idol was not so equipped, and was therefore reduced to a dumb punching bag by Pacquiao's relentless onrush.

This successful strategy, kept a secret by Pacquiao prior to the big fight, was confirmed by Cebu fight chronicler Salven Lagumbay yesterday.

Reported Lagumbay, who kept in close contact with the Pacquiao camp in the run-off to last Sunday's classic:"Yes sir, Pacquiao said Freddie Roach had instructed him to go to the body, and put Barrera on the defensive because the latter doesn't know how to fight moving back."

All the greatness Barrera had amassed in his colorful but otherwise well-protected career had gone up in smoke, razed by an intruder from the Philippines who fought with the incessant rage of a California wildfire.

***

Anyway, next to Barrera, the guy who got it smack to the chin was the Golden Boy himself, Oscar de la Hoya, whose outfit had planned to make that Sunday main event a prop to a next major promotion.

Words filtering in from those who had observed De La Hoya's immediate reaction would confirm the fact that the Golden Boy absorbed a hefty share of the classic punishment dished out by Pacquiao, an awesome underdog prior to the fight.

It's like this. In stopping his legendary Mexican foe, Pacquiao also effectively knocked out a planned grand card being lined up by De La Hoya featuring Barrera against the sensational Erik Morales.

It was a dream showdown and a Barrera-Morales clash would have been a sure sellout.

Both fighters, darlings of Latino fight devotees, were 1-1, meaning they had split their last two bouts.

OK, Morales had put on four pounds and has since moved up to the junior lightweight division.

Still, an overweight clash at 128 pounds between the two Mexican ring sensations would have been nothing less than a dream bout.

For Barrera and the De la Hoya promotional outfit, Manny Paquiao has turned that dream into a nightmare.

***

Maybe it was a case of overconfidence that did the Golden Boy group in.

They had been too trusting of Barrera's credentials and the alleged inexperience and limitations of Pacquiao.

Now they also have to regret the oversight.

How Pacquiao metamorphosed into a spear-sharp all-around boxer almost overnight was a big, big puzzle to the Mexicans and countless others who had undermined inborn Filipino grit.

Yes, while regret still reigned in the Barrera camp, almost everybody you would meet on the road was visibly at a loss for words how to define their happy amazement at Pacquiao's incredible feat.

OK, this may not be a fitting close to this happy, excited report. But one group from Lipa City called in to voice regret over a food poisoning incident.

Please listen to the complaint, sent in by Dr. May Mendoza Gao:

"Last Nov. 4, the Lipa City Tenpin Bowling Association secretary Heidi Panaligan was served spoiled food with maggots at the Carousel Grill, Fiesta Mall, Lipa. Two other members experience nausea, dizziness and diarrhea several hours after eating. Carousel management wanted to settle amicably with us when they learned we were to file complaints with the city health department. A date was set for a meeting. Representatives from Fiesta Mall arrived late and were very arrogant. Maybe they suspected we were after money. But all we wanted was a simple apology. We just felt terribly betrayed being served rotten food when we were their No. 1 customers. Fiesta Mall is almost home to most of the LCTBA members. Carousel Grill is the restaurant in the bowling center. It is safe to assume that majority of their income comes from us, members of the LCTBA who are mostly doctors, priests and businessmen. Spoiled food had actually been served to some of our members before but no complaints were made. *Kasi ngayon po may uod na talaga*. When we agreed to talk and settle, they sent us three representatives, the restaurant manager, human resources manager, and a staff. They were late but, instead of saying sorry, they wanted us to go to the NBI for a medical check-up. For what? You will not see anything in food poisoning especially after 48 hours. Besides, we are doctors. When we said we would just report to the city health department, they claimed the health officer had cleared them. The representatives, sounding very arrogant, dared us to file charges. When we checked with the city health department, we learned that their place was really dirty, *madumi raw talaga*. The employees have no health clearances. Now, *sila pa ang galit sa amin* because we told our members to stop dining there *na*."

OK, there's nothing they could do about Barrera's fall. But let's hope Lipa City mayor Vilma Santos is able to work out something sanitary and healthy for her constituents.

SPORTSWATCH

Filipino GM robbed in Belgium

GRANDMASTER Bong Villamayor lost his laptop computer, some cash and other valuables while riding a train with fellow GM Joey Antonio going to the Brussels International Airport in Belgium recently. According to Chito Jimenez, founder of the Cyber Chess Cafe where the 38-year-old Villamayor is the house GM and instructor, a passenger told Villamayor that his jacket is dirty. This prompted Villamayor to put his jacket on the floor, along with his laptop and bag. Only later did he notice that the passenger was gone and so were his things. Antonio and Villamayor competed in the 15th de Leuven Open where they finished second and third to fellow Filipino GM Eugene Torre. Meanwhile, Woman GM-candidate Arianne Bo Caoili and Woman IM Cristine Rose Mariano-De Jesus will be the Philippine entries in the distaff side of the rapid individual event in the coming 22nd Vietnam SEA Games in Ho Chi Minh City.

NM Marlon Bernardino

Botor stuns Ngo, gains 3rd round

UNRANKED Julie Botor stunned ninth-seeded Ma. Angelica Ngo, 7-5, 6-4, yesterday to enter the third round of the P400,000 Philippine Columbian Association (PCA) Open Tennis Championships at the PCA indoor courts in Plaza Dilao. Botor will next play fifth seed Michelle Panis, who breezed past Susana Onglatco, 6-0, 6-0. In other matches, No. 2 Alyssa Labay downed Maria Macorma, 6-0, 6-2, to advance against Annie dela Pena, a 6-0, 6-0 winner over Dennis Mallari while No. 3 Bien Zoleta outplayed Sherry Rose Ong, 6-1, 7-6 (1), to advance against No. 16 Karen Reyes, who beat Ana Ysabel Soriano, 6-0, 6-4. Fourth seed and defending champion Czarina Mae Arevalo clobbered Ara Micayabas, 6-0, 6-2, to forge a third round meeting with Hazel Tanedo.

Spring posts 1st NBL victory

SPRING Cooking Oil-San Pablo held Grachiya-Adamson scoreless in the last two minutes to eke out a 73-60 victory Monday in the 2003 Panasonic-National Basketball League Regional Cup tournament at the Lyceum gym. Marphil Limbo had 19 points, three rebounds and two assists, including a crucial 3-point play that sparked a 9-0 run down the stretch to power Spring-San Pablo to its first victory in three outings. Compak Shineway-Ozamiz City steadied in the last 50.6 seconds to turn back Forward Taguig, 75-72. Taguig threatened the defending champion Ozamiz cagers at 72-74 on a triple by Ogie Gumatay. But Gumatay muffed an attempt in the last 20 seconds to allow Ozamiz to escape with its second win in the tourney sponsored by Panasonic, BJ Star Logistics, Sulpicio Lines, Molten and Nature's Spring.

National Rallye Series Saturday

THE SEASON-ENDER of the 2003 Blaze National Rallye Series, the Petron Rallye Pilipinas, will be held in Subic, Olongapo City, on Saturday. The 20 points up for grabs in the Petron Rallye Pilipinas is expected to break the tight race. Team Ultron's Ivan Isada and co-driver Art Guevara lead in the Overall and NRC-19 classes and are expected to battle it out with seasoned rallye drivers in the tarmac track inside the Subic Naval Magazine area. Organizer Activity Asia Association expects 16 cars to join in this 134-km all-tarmac rallye that will be flagged off on Nov. 20 at Petron Greenhills (along Edsa corner Connecticut Street.) at 7 p.m. The event is sponsored by Petron Blaze, Ultron and Diesel Max and organized by Activity Asia Association in cooperation with Roadwise Motoring School, Automobile Association of the Philippines and Pagcor.

Bacolor hosts anniversary derby

MORE than 50 big-time cockers and breeders are seeing action in the upcoming "First Anniversary 4-Cock Derby" of Bacolor Cockpit Arena in Pampanga on Friday, Nov. 21. Entry fee is P22,000, while the prize at stake is P1 million. Bacolor Cockpit Arena is under the management of Jingco Brothers (Juna and Rudy), Ramon Ricafort and engineers Damian Ramos and Efren Canlas. The Jingco Brothers have invited their fellow members in the National Cockers Association (NCA) and Ucap to make the event a special occasion. Actual submission is on derby day, from 6 a.m. to noon. Weight limits are from 1.9 kg to 2.4 kg. Derby starts at 5 p.m.

'Bakbakan' resumes at Big Dome

THE LAST elimination round of the "Bakbakan 2003 National 8-Stag Derby" unfolds today at the Araneta Coliseum with more than 80 matches on tap. Fight begins at 2 p.m. Tonight's top finishers will compete the elite list of contenders who will vie for breeding and cocking supremacy in the semis on Nov. 22 and 24 and the finals on the 26th, also at the Big Dome. Submission of weights for the Nov. 22 semifinals is set for Nov. 21, from 2-9 p.m. at the Ticketnet Office of Araneta Coliseum. For details, call 911-2929.

Executive run fires off Dec. 7

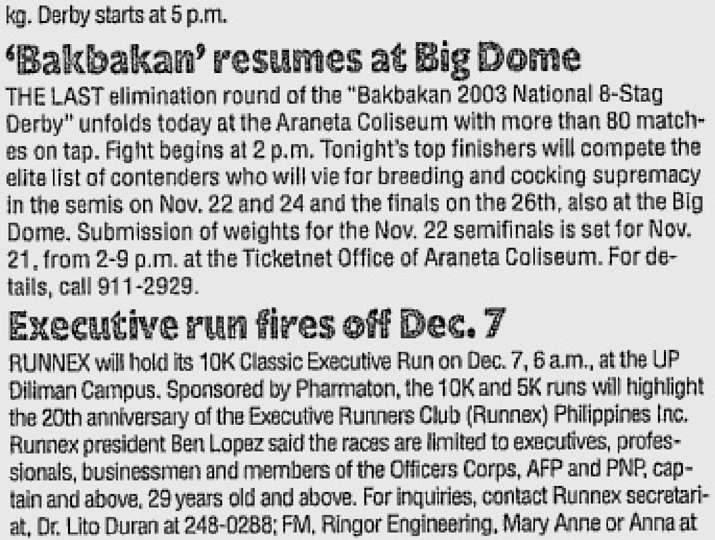
RUNNEX will hold its 10K Classic Executive Run on Dec. 7, 6 a.m., at the UP Diliman Campus. Sponsored by Pharmaton, the 10K and 5K runs will highlight the 20th anniversary of the Executive Runners Club (Runnex) Philippines Inc. Runnex president Ben Lopez said the races are limited to executives, professionals, businessmen and members of the Officers Corps, AFP and PNP, captain and above, 29 years old and above. For inquiries, contact Runnex secretariat, Dr. Lito Duran at 248-0288; FM, Ringor Engineering, Mary Anne or Anna at 364-6201; 364-6232; Benny Fragante at 251-6742; Aida Buensuceso at 922-75-2; and Lulu Bercades at 371-4445.

Paul Harris Cup at Southwoods

THE PAUL Harris Cup will be held at the Manila Southwoods on Nov. 21. Big prizes are at stake including an Omega Seamaster watch for the player who hits a hole-in-one and an Ericsson P800, one share of the Buena Vista Resort and an Omega Speedmaster as raffle prizes. The Rotary Club of Makati-Ayala is host of the event as well as other notable projects such as Project Roselle and Polio Plus. Supporting this worthwhile project are presenters Omega and Aviva General Insurance as well as Yakult, Taylor Made-adidas, Nestle Food Service, Sheridan Linens, YKK Phils. Inc., Pet Plans, 357 Boracay, Philippine Daily Inquirer, Hyundai, American Express, Powerade, Allied Domecq, Planters Bank and IPI.

Holiday Hoop Challenge slated

BASKETBALL coach and San Miguel All Stars project director Eric Altamirano will stage the "Holiday Hoop Challenge: The Next Level," a unique basketball competition built along with coaching and skills clinics on Dec. 13, 2003 to Jan. 4, 2004. Altamirano said the inaugural staging of the event will bring its pioneer participants to the next level in the sport and will be an answer to the much-needed grassroots development program in the country. The tournament, organized by the National Basketball Training Center-Asia, features the 13-under and the 14-to-16-year-old divisions. A total of 20 teams for the two brackets are expected to register. Interested parties may contact the Grandslam Sports and Entertainment (628-65-20).


CEREMONIAL SERVE
The first Nesvita Badminton Tournament Executive Cup kicked off recently at the Powersmash Badminton Center in Pasong Tamo, Makati. Photo shows Nestle Philippines vice president for beverage Eugene David (second from left) Nesvita assistant brand manager Robby Afzelius, Nesvita product manager Lynn Gonzaga, and former sports commissioner and Sydney Olympian Weena Lim (extreme right) making the cěremonial serve. A total of 32 teams are seeing action in the event sponsored by Nesvita, Sportshouse, Accel, McDonald's, Mann Hann, Dencio's Rockwell, Dimsum and Dumplings, PLDT, Wave 89.1 and Nestea.

Wind Blown seeks history in Marho Classic

By Edwin Villanueva

IN WHAT could be his final race before he is retired to stud, Wind Blown, the country's foremost galloper, guns for history when he competes in the Marho Breeders' Cup Classic this Sunday.

"Hopefully, he'll live up to racing fans' expectations again," Hermie Esguerra, Wind Blown's owner, told the INQUIRER yesterday.

If Wind Blown wins the Nov. 23 event at the Santa Ana Park, he would enter local racing history books as the first horse to rule the prestigious race three years in a row.

Sources said it could be the farewell run of the multi-titled, two-time Horse of the Year who also won the Breeders' Cup 3-Year-Old crown three years ago.

The sources added that a "Wind Blown Racing Festival" is already in the works. Set for Dec. 7 also at Santa Ana, the event will be highlighted by a farewell gallop by the well-loved progeny of Hazm and Wind in My Hair.

Bred by Marho chair Sandy Javier and conditioned by Nestor Manalang, Wind Blown has earned more than P18 million, the most by any racehorse in the country.

He has a sterling record of 35 wins thus far, 22 of them in stakes races, in 48 career starts. His biggest victories, aside from the 2001-02 BC Classic, came in the Presidential Gold Cup (2000-01), Open Classic, Senate and Congress Cup, among others.

After losing in the First Gentleman Silver Cup last April, he returned from a six-month layoff to win his comeback race (Saddle & Club Special) last Oct. 26 and then prevailed again in the 4th Philtobo-Mitra Cup Classic last Nov. 9.

Marho president Aristeo "Putch" Puyat said the BC Classic is one of the five majors in the 8th Marho Breeders' Cup card that also includes the Juvenile Colts, Juvenile Fillies, 3-Year-Old Colts and 3-Year-Old Fillies.

Elizalde shirking IOC duties?

CLEAN LIVING

Manolo R. Iñigo

INTERNATIONAL Olympic Committee representative to the Philippines Frank Elizalde should act swiftly in solving the problems of the Philippine Olympic Committee before these become more complicated. He is the eyes and ears of the IOC as far as RP sports is concerned because the Olympic people do not know the real situation in the country. As IOC representative, he is supposed to report all matters regarding the Olympic movement in the country and recommend to the IOC what should be done.

But many say Elizalde shirks his duties to protect the Olympic movement. In the past, they noted that he took sides in the ouster of former POC president Cristy Ramos and he intervened in the last POC election between Celso Dayrit and Go Teng Kok. And, most recently, he did not even lift a finger in resisting "government intervention" in sports, in particular the basketball case between the BAP and the Bapi.

"We do not hold Mr. Elizalde in high regard," said a disgruntled sports official. "We need a strong IOC representative to the Philippines who can decide immediately regardless of who will be hurt based on the IOC rules."

Elizalde holds a very important position in Philippine sports. Elizalde's recommendation carries much weight with the IOC, now headed by Belgian Jacques Rogge, because the Olympic body listens only to him.

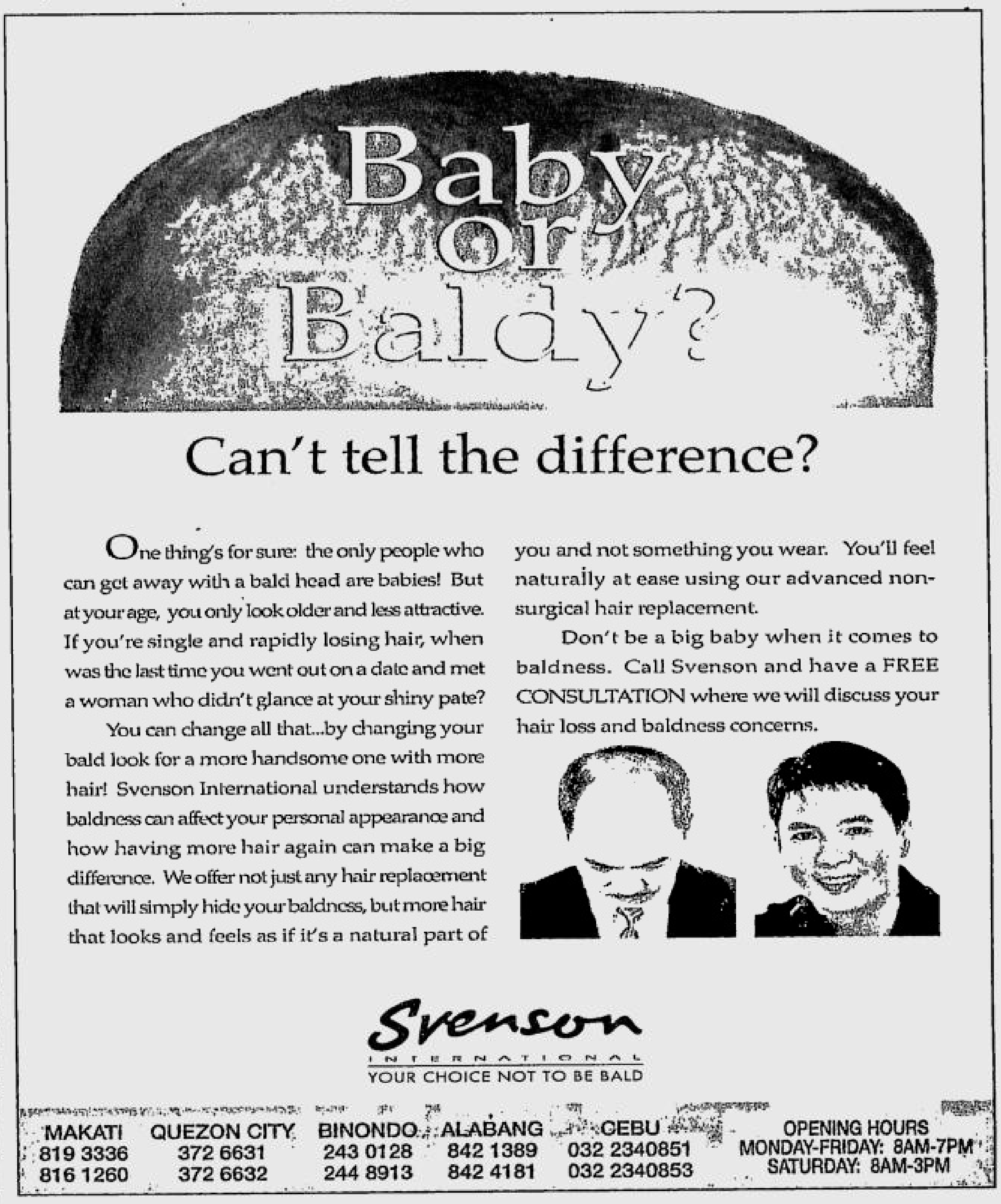
Still, Elizalde has this habit of always referring POC controversies to the IOC when he could very well settle these local conflicts by merely calling the feuding parties to the conference table by acting as referee and preventing these problems from reaching the IOC. He was appointed to the position by former IOC president Juan Antonio Samaranch on July 11, 1985, replacing the late Jorge Vargas.

***

MORE ON MARIO BALLESTEROS. His name may not ring a bell to the young generation of basketball fans, but the name Mario Ballesteros will always be remembered by many aficionados, especially the old-timers. Now 70 years old and bed-ridden, Mario will be honored during the Ateneo Hall of Fame enshrinement ceremonies on Saturday, Nov. 22.

Born in Escalante, Negros Occidental, Mario started playing for Southern Philippines in Cebu where he was spotted by the late Fr. Edgar Martin, then athletics moderator of Ateneo de Manila. Mario played four years for Ateneo in the NCAA, helping the Eagles win the much-coveted title in 1953 and 1954. Ballesteros, Tiny Literal and Francisco Rabat formed the dreaded triangular defense of Ateneo against the great Carlos Loyzaga of San Beda College. Mario's teammates were Jose Ma. Cacho, Cirio Santiago, Honesto Mayoralgo, Mike Littaua, Ramchand Motomull, R. Zschornack, Serafin Vida, Jose Gayoso, E. Villaroel and Tito Fernando.

After Ateneo, Mario played for 7-Up in the defunct Manila Industrial-Commercial Athletic Association (Micaa) and then for Chelsea, together with American basketball wizard Lou Pucillo, that won the Micaa championship.



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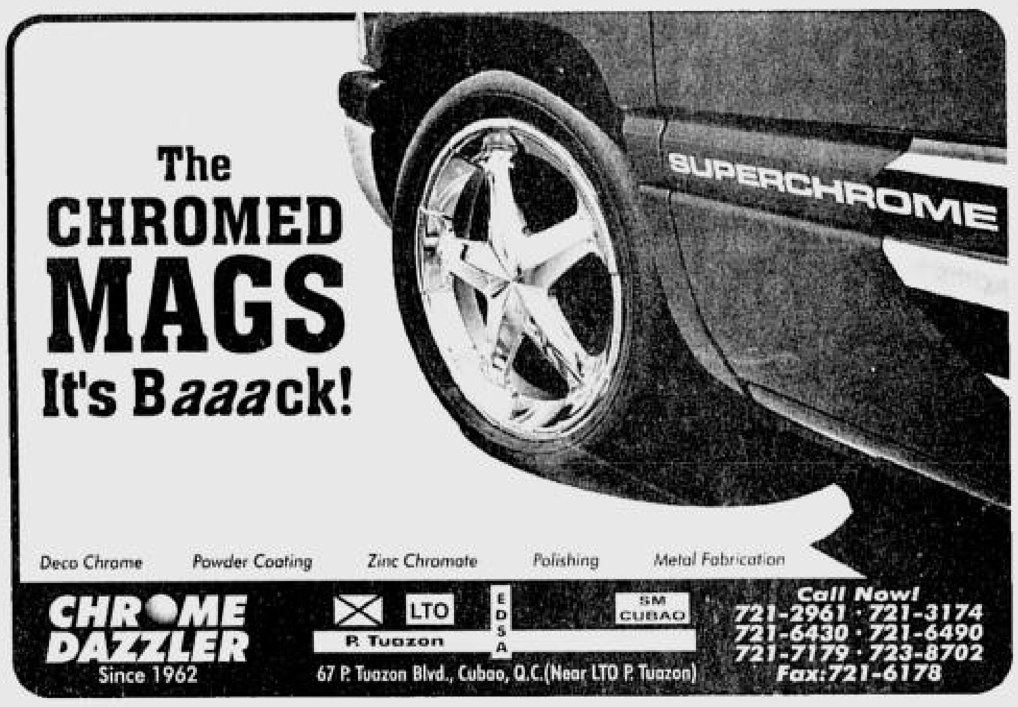

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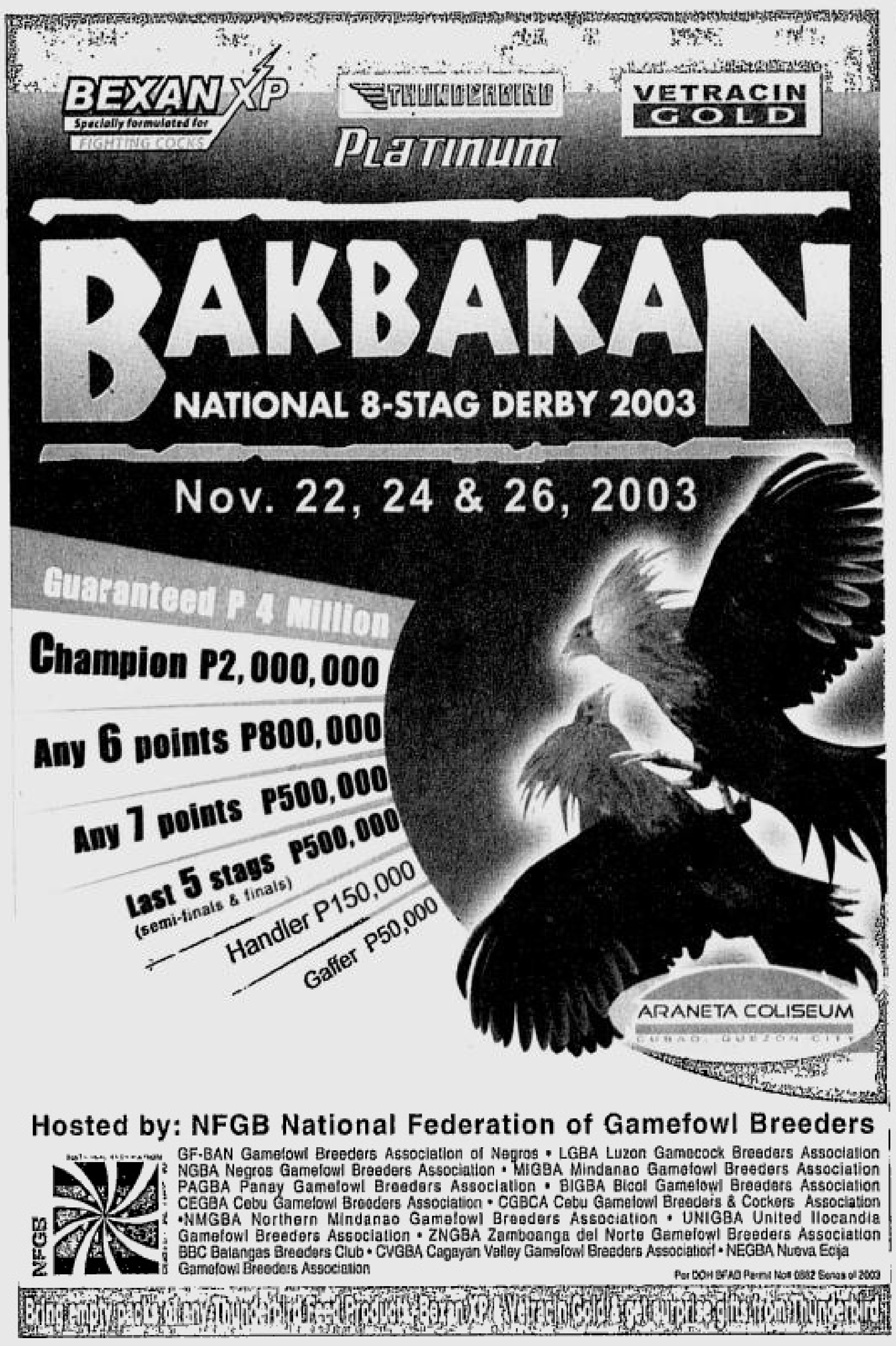
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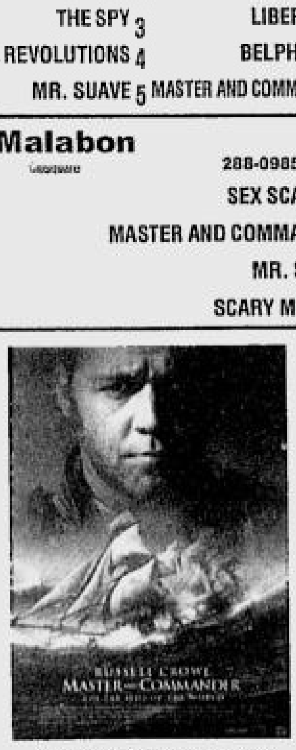

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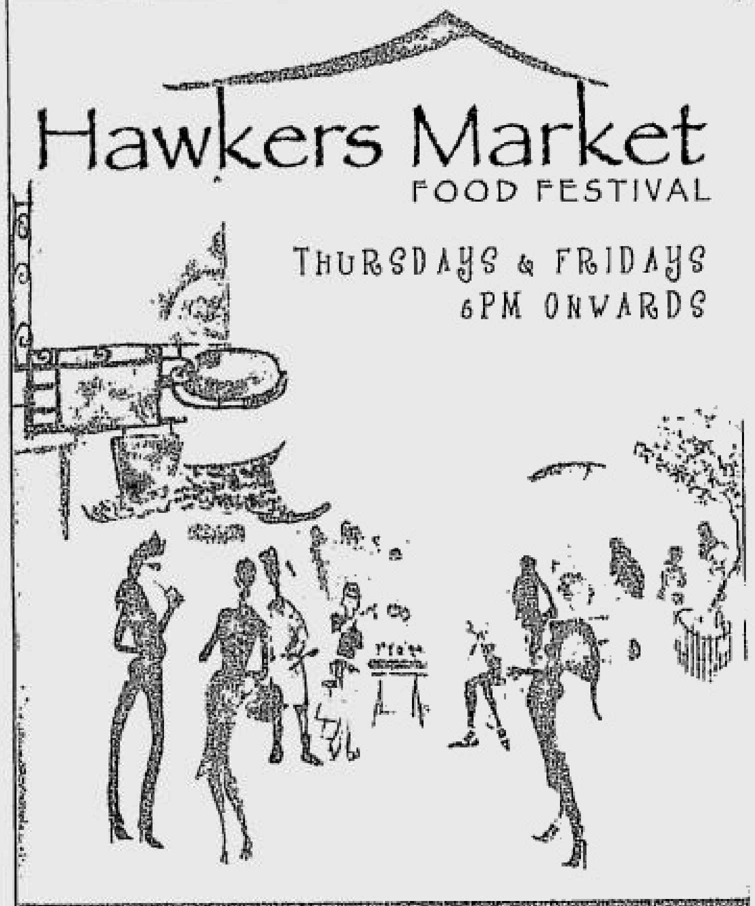

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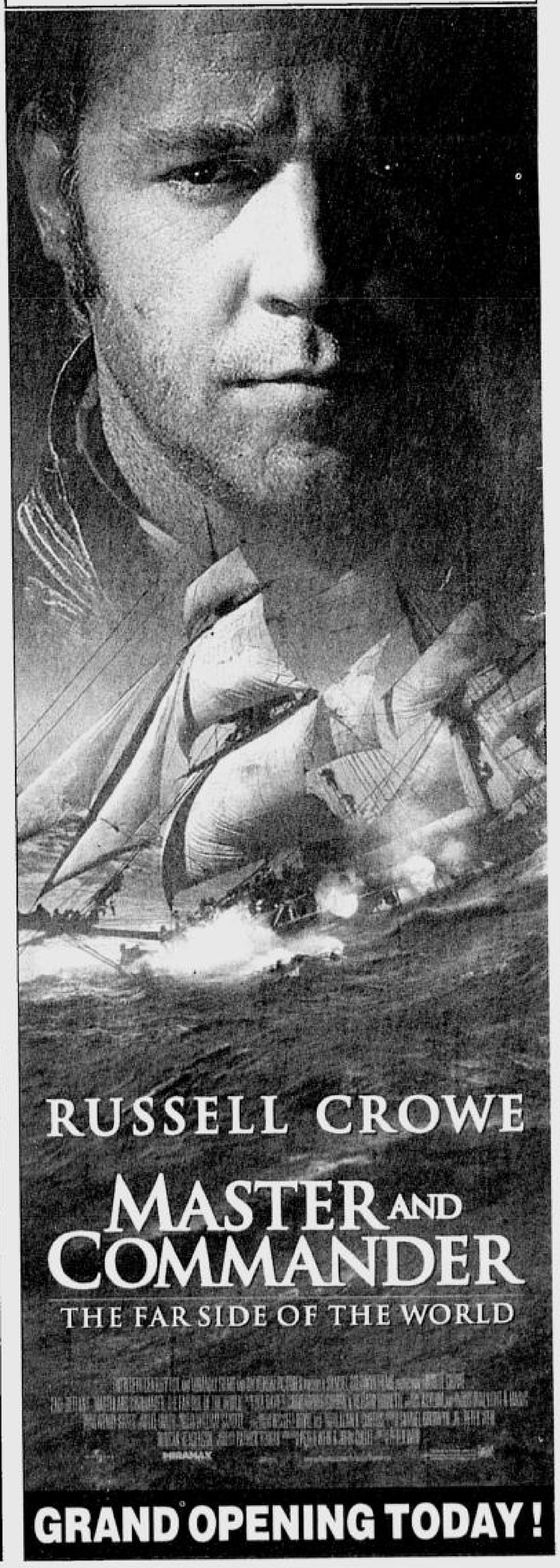

GRAND OPENING TODAY!

And ABC-5 makes three

VIEWFINDER

Nestor U. Torre

FOR many years now, Philippine television has been dominated by two major networks, ABS-CBN and GMA. Time was when ABS-CBN was way ahead, but in the past few years, GMA has been able to make some inroads into the Lopez network's comfortable lead.

In any case, it's pretty much always been ABS-CBN and GMA making much of the money, with everybody else setting for also-ran position.

Next year, however, viewers may be seeing a drastic reconfiguration of the situation. That's because **Tonyboy Cojuangco**'s group has just bought ABC-5, and is expected to infuse a lot of money into the expansion of its operations and its programs' attractiveness to sponsors and televiewers. When that kind of money talks, everybody pays attention.

At this early stage, we don't know what the reinvigorated channel's competitive thrust will be. But it's fair to say that, once it starts the new phase in its operations, it should quickly become the third largest player on the TV scene.

However, it's also logical to believe that ABC won't be settling for third place for long. Serious money means serious intentions, so ABS-CBN and GMA now have to worry not just about beating each other in the ratings, but also about this new, rich and ambitious kid on the video block. —More sleepless nights!

It's a given that the new guys at ABC are also hard at work, trying to figure out how they can make inroads into the two leading networks' popularity.

In the past, ABS-CBN used to be known for local shows, while GMA favored imports. Later, however, they competed head-to-head with mostly local productions. And, these days, their competition has become so intense that Channel 7 does pretty much what Channel 2 is doing, and vice-versa.

They must feel that this is the best way to interest the greatest number of viewers and thus to remain on top. Will the new ABC also opt to compete with the two market leaders this way, or will it take another, more unexpected and fresher tack?

If ABC does pretty much what ABS-CBN and GMA are doing now, it'll have to become competitive by getting the biggest stars, the best production values, and the widest technological audience reach.

But the two established networks have already signed up the major stars, so ABC may have to build up its own roster of popular players, but that would take time. The other two plus factors could be more easily achieved.

Still, they wouldn't decisively tip the balance in favor of the newly revitalized network. So, the key competition would be in the area of programming. Existing TV formats are popular with viewers, but they've been on the screen for a long time now, so the TV audience could be ready for something really new.

If ABC's think tank can figure out what that is, great. If not, local TV's new third force will have to work much harder to beat ABS-CBN and GMA at their own game.

'Simpleng Hiling'

CHANNEL 2's new public service show, "Simpleng Hiling," is a cross between a magazine program and a wish-fulfillment show. Host **Karen Davila** looks into the lives of the needy to discover the stories behind the wishes they want fulfilled on the program.

"Simpleng Hiling," which is telecast every Saturday at 4 p.m., also seeks to change the lives of the people it touches, helping them help themselves to move on to a better future beyond basic material needs.

The show is followed by "Berks" at 4:30 p.m., and "Star in a Million" is telecast at 5:30.

Brian McKnight in Concert

BRIAN McKnight will perform at Expo Filipino in Clark Field, Pampanga, on Dec. 5, and at the Araneta Coliseum on Dec. 6. McKnight's hits include "One Last Cry," "Back at One," "The Way Love Goes," "Love Is," "Anytime," "You Should Be Mine" and "I'm Sorry."

McKnight has several awards to his name: American Music Award for Best R&B Male Solo, NAACP Award as Outstanding Artist, Soul Train Music Award for Best Male Solo Artist, plus multiple Grammy, MTV Music Video, Emmy and Blockbuster Award nominations.

The special guests in his concert here are **Sarah Geronimo** and **Bituin Escalante**. Call Viva Concerts at 687-5853.

DID YOU KNOW... When Miss Earth contestants were treated to beauty treatments at Ellen's on Timog Avenue in Quezon City, Miss Canada, **Brooke Johnson**, 25, enjoyed having her arms scrubbed, but wanted to keep her tan. Her dark-skinned counterparts, however, had skin-whitening facials, Ellen's most popular beauty regimen, even among local beauty queens, like **Melanie Marquez**.

Araneta Center
ENTERTAINMENT GUIDE

ALI MALL CINEPLEX 7

Ali 1	MR. SUAVE
Ali 2	SEX SCANDAL
Ali 3	MASTER AND COMMANDER
Ali 4	MATRIX REVOLUTION
Ali 5	SCARY MOVIE 3
Ali 6	LIBERATED
Ali 7	WRONG TURN

ARANETA COLISEUM

NOV 19	BAKBAKAN 8-STAG DERBY
NOV 20	MANDY MOORE CONCERT
NOV 21	PBA GAMES
NOV 22	BAKBAKANG 8-STAG DERBY
NOV 23	PBA GAMES

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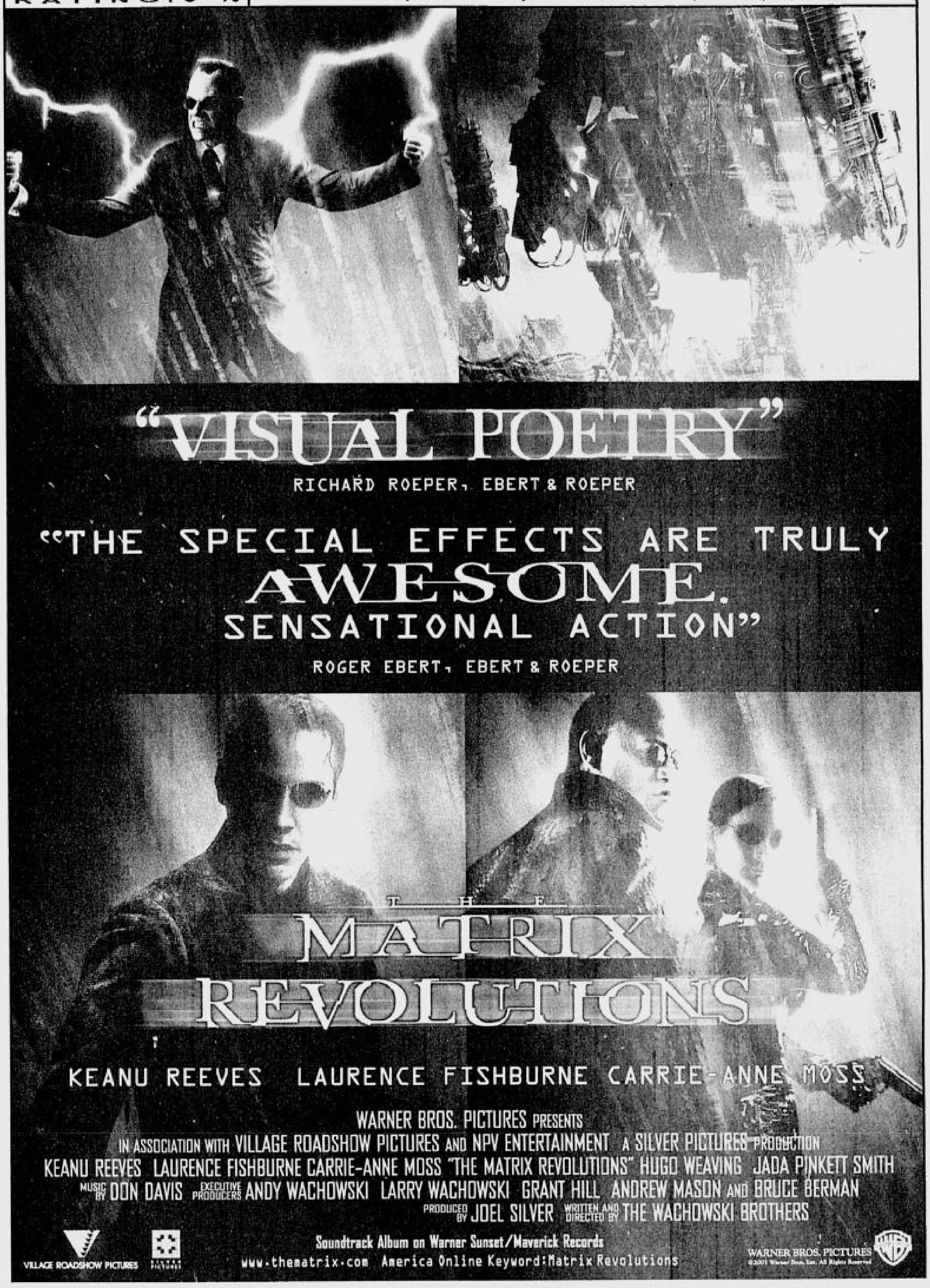

"VISUAL POETRY"
RICHARD ROEPER, EBERT & ROEPER
"THE SPECIAL EFFECTS ARE TRULY AWESOME. SENSATIONAL ACTION"
ROGER EBERT, EBERT & ROEPER
THE MATRIX REVOLUTIONS
KEANU REEVES LAURENCE FISHBURNE CARRIE-ANNE MOSS
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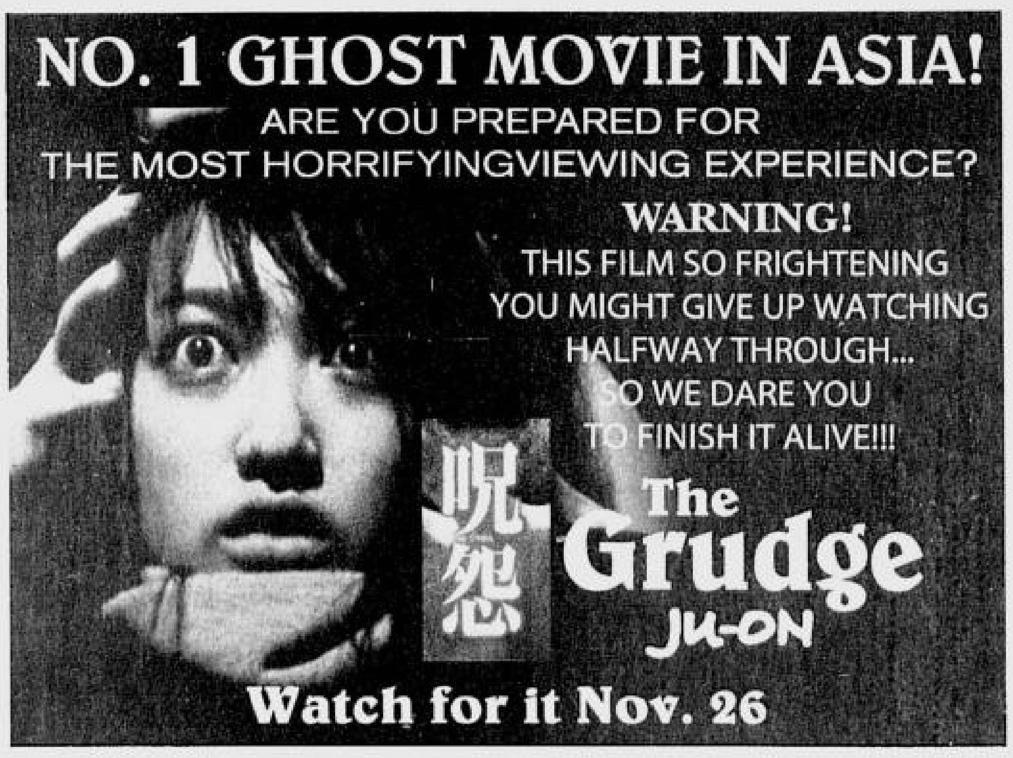
KEANU REEVES LAURENCE FISHBURNE CARRIE-ANNE MOSS "THE MATRIX REVOLUTIONS" HUGO WEAVING JADA PINKETT SMITH
MUSIC BY DON DAVIS EXECUTIVE PRODUCERS ANDY WACHOWSKI LARRY WACHOWSKI GRANT HILL ANDREW MASON AND BRUCE BERMAN
PRODUCED BY JOEL SILVER WRITTEN AND DIRECTED BY THE WACHOWSKI BROTHERS
VILLAGE ROADSHOW PICTURES
Soundtrack Album on Warner Sunset/Maverick Records
www.thematrix.com America Online Keyword:Matrix Revolutions
WARNER BROS. PICTURES



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ARE YOU PREPARED FOR THE MOST HORRIFYINGVIEWING EXPERIENCE?
WARNING!
THIS FILM SO FRIGHTENING YOU MIGHT GIVE UP WATCHING HALFWAY THROUGH... SO WE DARE YOU TO FINISH IT ALIVE!!!
呪怨 The Grudge JU-ON
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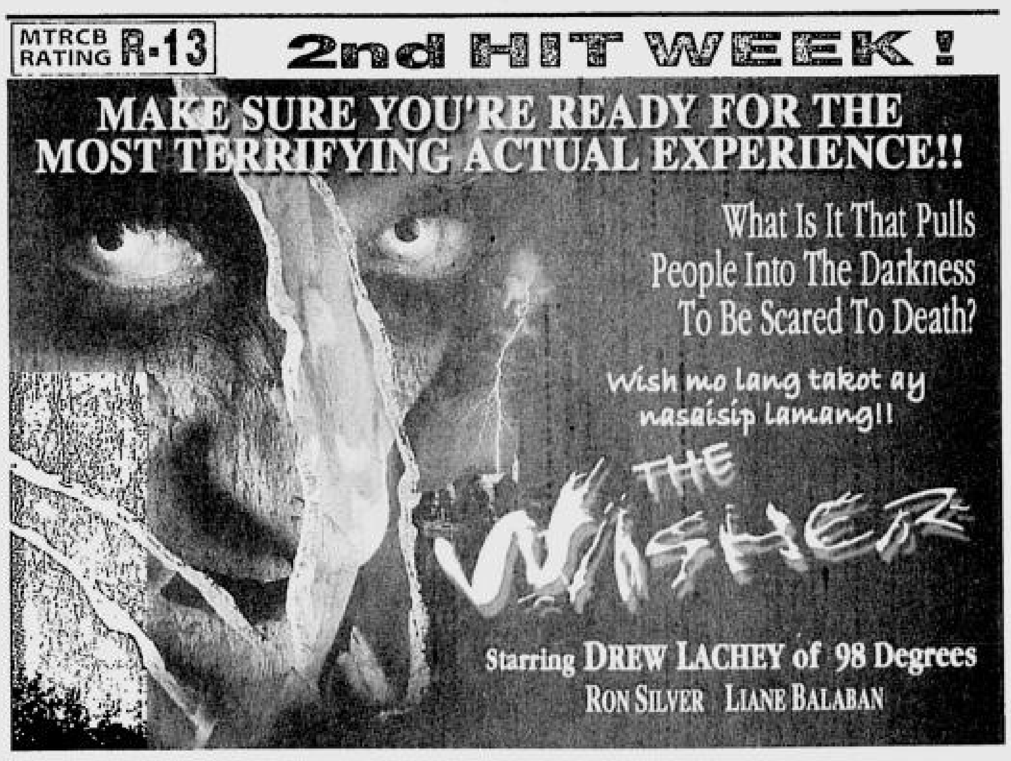

MTRCB RATING R-13 2nd HIT WEEK!
MAKE SURE YOU'RE READY FOR THE MOST TERRIFYING ACTUAL EXPERIENCE!!
What Is It That Pulls People Into The Darkness To Be Scared To Death?
Wish mo lang takot ay nasaisip lamang!!
THE WISHER
Starring DREW LACHEY of 98 Degrees
RON SILVER LIANE BALABAN

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Monsoon Wedding
"★★★★!"
—NEW YORK POST —SAN FRANSISCO CHRONICLE —DETROIT NEWS
"TWO THUMBS WAY UP"
—ROGER EBERT & RICHARD ROEPER, EBERT & ROEPER
You are invited to join the festivities as one colorful & eclectic family gathers from all over the world for a traditional wedding - a non-stop 4 day celebration as unpredictable as the monsoon season itself. Anything goes when love, lust, hope & happiness take them by storm & bring them ever closer. With this family, when it rains, it pours.
From award winning director Mira Nair (Salaam, Bombay, Mississippi Masala, The Perez Family, & Kama Sutra: A Tale Love), Monsoon Wedding is a fun, heartwarming tribute to family that Carey Rickey of the Philadelphia Inquirer calls "a banquet of heart."
MTRCB Rating: Parental Guidance 13
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mycinema

Mandy won't sing for the press

From page A31

Real" released in 1999.

She has also gone brunette.

"I like being a brunette more than being a blonde," she confessed. "But I'm not being a hypocrite. I will be seen as a blonde in my next movie."

Moore admitted that her boyfriend, tennis star Andy Roddick, has influenced her a lot.

"We don't talk about our careers when we're together. We leave that alone," she said. "He's someone I have the deepest respect for."

Moore lives in Los Angeles with her parents, Don and Stacy; and brothers Scott and Kyle.

"I'm really close to my parents," she revealed. "I don't make decisions without asking them. I actually like hanging out with them."

Moore arrived in Manila on Monday at 9:45 p.m. via Japan Airlines. The Penshoppe endorser show comes in the heels of Mariah Carey's first Manila concert held at the Fort open field last Sunday.

THEATER MOVIE GUIDE

MANILA	
EASTERN	
MAXIM	CLOSED
MIRAMAR	SEX BOMB / RAMPADORA
ODEON	X-MEN 2
ODEON-2	BUKID AY BASA / KASIBULAN
ROBEN	BOLD STAR
TANDEM-1	SUGAT
TANDEM-2	KATAWAN MO LANGIT KO
TIMES	SPY / LEGEND OF CROCODILE
QUEZON CITY	
ACT-1	SENSUAL ISLAND
ACT-2	KAYA KO PERO MASAKIT
ACT-3	ORIGINAL SIN
ACT-4	HANGGANG KAILAN KA PAPATAY
CORONET A	SEX SCANDAL
CORONET B	A MAN APART
QUEZON-1	BERTUD NG PUTIK
REMAR	X-MEN 2
REMAR-2	BOLD STAR
NOVA MALL - NOVALICHES CINEMA	
A	LIBERATED
B	
C	
MANDALUYONG CITY	
SHANGRI-LA PLAZA MALL	635-20-79 / 633-78-51 TO 70
CINEMA-1	CLOSED FOR RENOVATION
CINEMA-2	CLOSED FOR RENOVATION
CAINTA RIZAL	
STA. LUCIA EAST	(681-5401 TO 19)
CINEMA-1	MY FIRST ROMANCE
CINEMA-2	SEX SCANDAL
CINEMA-3	MR. SUAVE
CINEMA-4 (DOLBY DIGITAL)	MASTER AND COMMANDER
CINEMA-5 (DTS)	WRONG TURN
CINEMA-6	MAPANUKSO
CINEMA-7	SIYA'Y NAGDADALAGA
CINEMA-8	LIBERATED
CINEMA-9 (DTS)	MASTER AND COMMANDER
CINEMA-10 (DOLBY DIGITAL)	MASTER AND COMMANDER
CINEMA-11 (SDDS)	SCARY MOVIE 3
CINEMA-12	MATRIX REVOLUTION
CINEMA-14	DARK BLUE
CINEMA-15	MR. SUAVE
LORES	
CINEMA-2	SENSUAL ISLAND
CINEMA-3	KAYA KO PERO MASAKIT
NE CINEMAGIC - CABANATUAN	
(LAS PINAS)	MATRIX REVOLUTION
CINEMA-1	MR. SUAVE
CINEMA-2	UPTOWN GIRLS
CINEMA-4	IDENTITY
UNIWIDE COASTAL MALL	
(PARANAQUE)	SENSUAL ISLAND
CINEMA-1	KAYA KO PERO MASAKIT
CINEMA-2	MEN IN BLACK II
CINEMA-4	SELDA

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PG13

CINEMA 2 SCARY MOVIE 3
11:30, 1:50, 4:10, 6:30, 8:50
PG13

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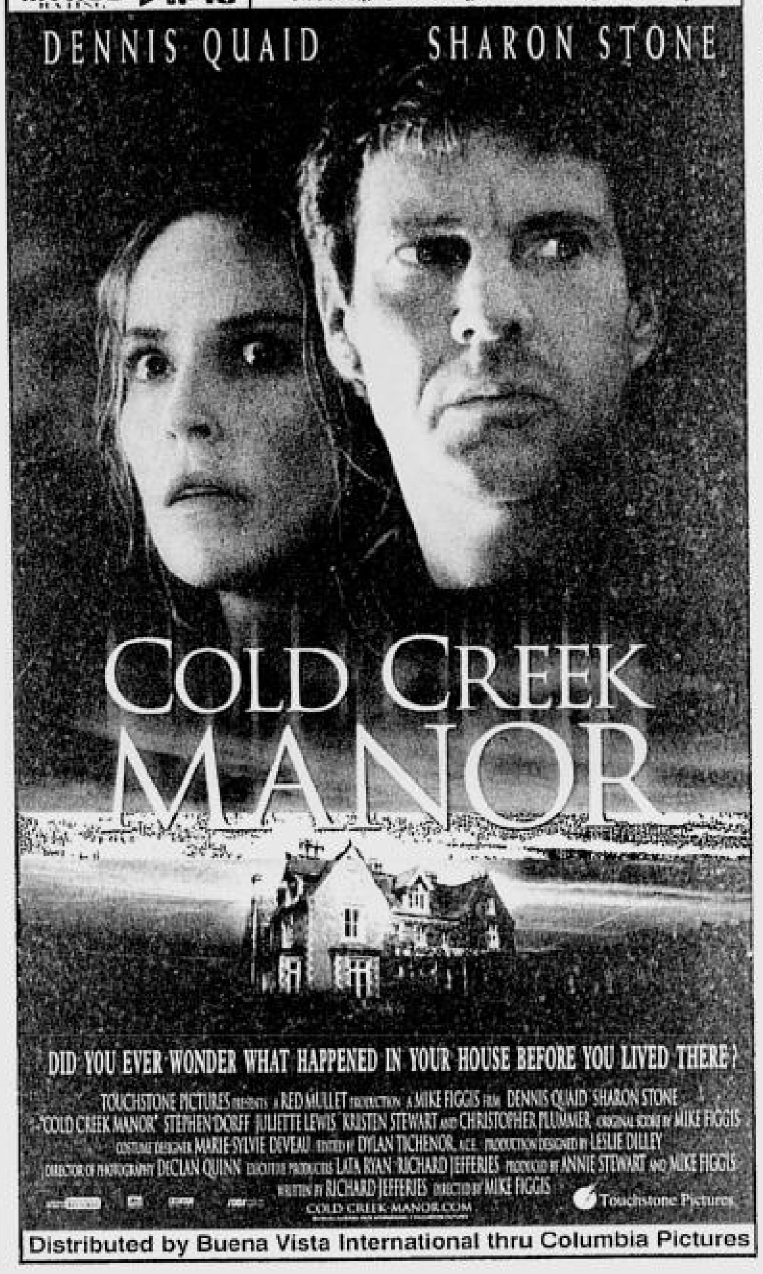

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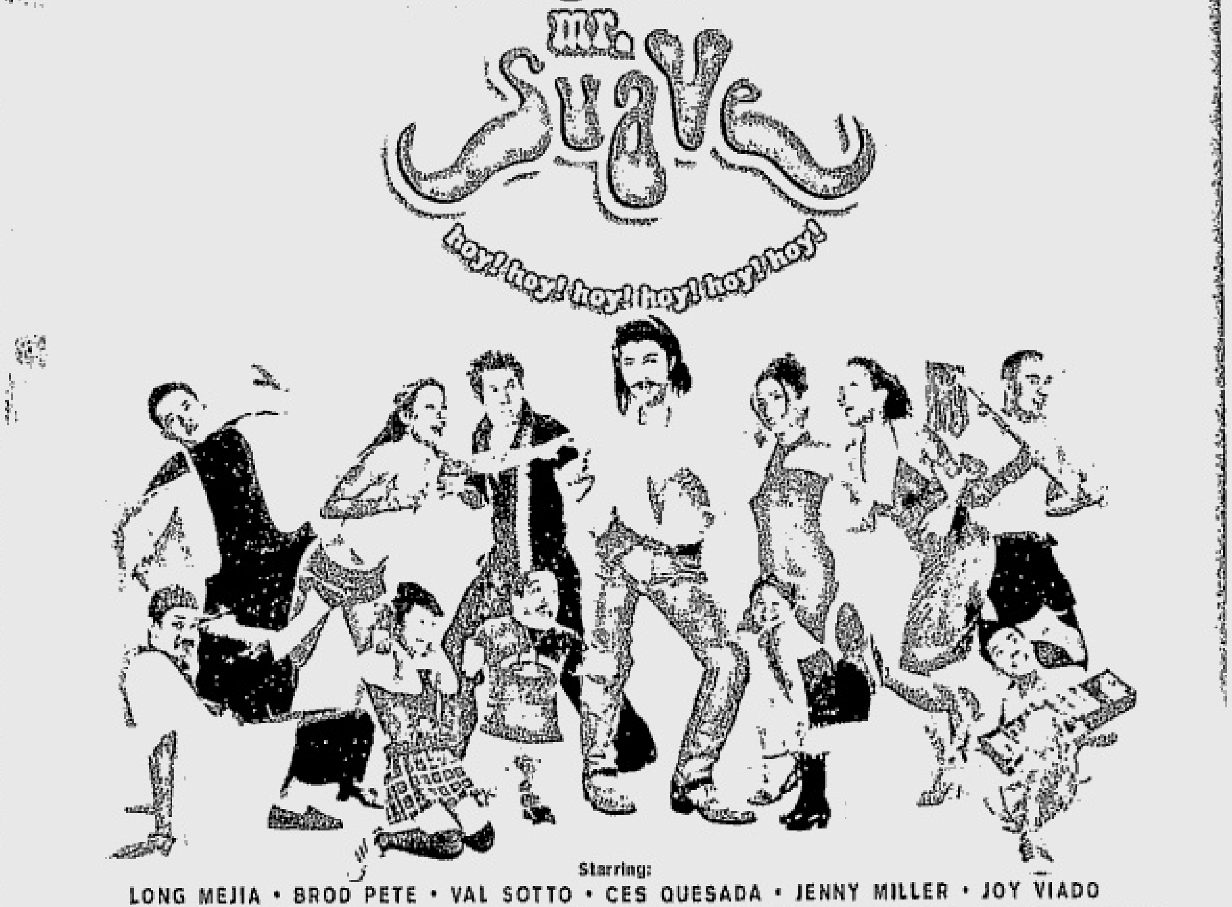
Para sa bata, matanda, dalaga o binata, pang-buong pamilya itong suaveng pelikula!

vhong navarro



mr. Suave
hoy! hoy! hoy! hoy! hoy! hoy!

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1 SCARY MOVIE 3	1 SCARY MOVIE 3	1 ArtFilm MONSOON WEDDING 12:45 2:45 4:5? 6:55 9:00	GUARANTEED SEATS THX 1 SCARY MOVIE 3 12:25 2:35 4:45 6:55 9:05 11:15	THX 1 MASTER AND COMMANDER
2 MASTER AND COMMANDER	2 MR. SUAVE	2 MASTER AND COMMANDER 2:45 5:40 8:35 11:30	GUARANTEED SEATS THX 2 MASTER AND COMMANDER 2:45 5:40 8:35 11:30	2 SCARY MOVIE 3
3 MATRIX REVOLUTIONS	GUARANTEED SEATS THX MATRIX REVOLUTIONS	REGINE VELASQUEZ NOV 21 22 28 29, 9PM	GUARANTEED SEATS 3 DARK BLUE 1:10 3:30 5:50 8:10 10:30	3 MR. SUAVE
4 MR. SUAVE	4 DRUMLINE		GUARANTEED SEATS 4 MR. SUAVE 12:30 2:50 5:10 7:30 9:50	4 MASTER AND COMMANDER
	5 UNDER THE TUSCAN SUN		GUARANTEED SEATS 5 MATRIX REVOLUTIONS 1:00 3:35 6:10 8:45 11:20	5 MATRIX REVOLUTIONS
	6 MASTER AND COMMANDER			
	7 WRONG TURN			

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2 (SDDS) MATRIX REVOLUTION
3 (DTS) MASTER & COMMANDER
4 MASTER & COMMANDER
5 MATRIX REVOLUTION
6 MASTER & COMMANDER
7 SCARY MOVIE-3
8 MR. SUAVE
9 MR. SUAVE
10 WISHER

Pearl Plaza Cinemas
(Parañaque) tel. 853.4486
1 RESERVE
2 RESERVE
3 (DTS) RESERVE
4 RESERVE
5 RESERVE
6 (DTS) RESERVE
Golden Pearl THX RESERVE

Masagana Cinema 1 2 3
(Pasay) tel 833.3290, 833.3274
1 MR. SUAVE
2 MASTER & COMMANDER
3 SEX SCANDAL

Starmall Movies
www.clickthecity.com.ph
(Mandaluyong) tel 724.4906
1 MATRIX REVOLUTION
2 MR. SUAVE
3 SEX SCANDAL
4 (DOLBY DIGITAL) MASTER & COMMANDER
5 MAPANUKSO

METROPOLIS Star
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(Alabang) tel 850.4285
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3 SCARY MOVIE-3
4 MR. SUAVE
5 MATRIX REVOLUTION
6 MASTER & COMMANDER

M Star
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(Las Pinas) tel 873.5004
1 MR. SUAVE
2

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(Makati City) TEL. 893-4225, 892-2503
MASTER & COMMANDER

Center Plaza Cinema
(Balanga, Bataan) tel (047) 237.7007
1 MATRIX REVOLUTION
2 MY BOSS DAUGTHER

FCM FAIRVIEW CENTER MALL INC
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1
2
3

Sunshine
(FTI, Taguig) TEL. 776-74-21
1 MR. SUAVE
2 SEX SCANDAL
3 RESERVE
4 RESERVE

GOTESCO CINEMA

Gotesco City
(Manila) tel 734.8588
1 (SDDS) RESERVE
4 RESERVE
5 SEX SCANDAL
6 MR. SUAVE
7 (DTS) MASTER & COMMANDER
8 (SDDS) SCARY MOVIE-3
9 (DOLBY) MATRIX REVOLUTIONS

Gotesco Caloocan
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2 RESERVE

Gotesco Grand Central
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2 MR. SUAVE
3 MR. SUAVE
4 (SDDS) MATRIX REVOLUTIONS
5 MY FIRST ROMANCE
6 (DOLBY) MASTER & COMMANDER
7 (DTS) SCARY MOVIE-3
8 MAPANUKSO
9 LIBERATED

Gotesco Commonwealth
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1 SEX SCANDAL
2 (SDDS) MASTER & COMMANDER
3 (DTS) MR. SUAVE
4 (DOLBY) MATRIX REVOLUTIONS
5 WRONG TURN

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Dilson SEX SCANDAL
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1 MR. SUAVE
2 MASTER & COMMANDER
3 SEX SCANDAL
4 RESERVE

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tel 733.4238
1 (DOLBY) MASTER & COMMANDER
2 SEX SCANDAL
3 MATRIX REVOLUTIONS
4 MR. SUAVE
5 SCARY MOVIE-3

FRC Cinema
(Talaba Bacoor Cavite)
1 RESERVE
2 RESERVE

Berma Cinema
(Baclaran) tel 879.2030 / 879.2029
1 MR. SUAVE
2 MASTER & COMMANDER

THE CENTER OF ENTERTAINMENT Araneta

MALL CINEPLEX 7
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1 MR. SUAVE
2 SEX SCANDAL
3 (DOLBY DIGITAL) MASTER AND COMMANDER
4 (SDDS) MATRIX REVOLUTIONS
5 (DTS) SCARY MOVIE 3
6 LIBERATED
7 WRONG TURN

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2 RESERVE

CINEMA 2000

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1 MAPANUKSO
2 MR. SUAVE
3 (DTS) MASTER & COMMANDER

Cinema 2000 Waltermart
(Calamba) tel (049) 545.7383
1 UP TOWN GIRL
2 (DTS) MR. SUAVE
3 (DOLBY) MASTER & COMMANDER
4 MATRIX REVOLUTIONS

Cinema 2000 Pavilion Mall
(Biñan) tel (049) 411.1146
1 MR. SUAVE
2 (DOLBY) MATRIX REVOLUTIONS
3 (DTS) MASTER & COMMANDER
4 UP TOWN GIRL

Cinema 2000 Cinemagix
(Urdaneta) tel (075) 568.6771
1 UNDERWORLD
2 MR. SUAVE
3 (DOLBY) MATRIX REVOLUTIONS
4

Cinema 2000 MetroTown
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1 MR. SUAVE
2 LIBERATED
3 (DOLBY) THE PHONE
4 (DTS) MATRIX REVOLUTION

Magic Star Cinema
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1 (DOLBY) MATRIX REVOLUTION
2 (DTS) LIBERATED
3 MR. SUAVE

Lianas Cinema
(Alabang) tel 850.1276
1 (SDDS) MR. SUAVE
2 LIBERATED
3 (DTS) MAPANUKSO
4 MATRIX REVOLUTION

Lianas MovieCity
(Calamba) tel (049) 545.7202
1 (DOLBY) MASTER & COMMANDER
2 MR. SUAVE
3 (DTS) MATRIX REVOLUTION
4 MAPANUKSO
5 THE POSSESSED

Olivarez Tri-Cinema
(Biñan) tel (049) 511.8883
1 MASTER & COMMANDER
2 MR. SUAVE
3

Olivarez Los Baños
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1 MASTER & COMMANDER
2 MR. SUAVE
3 MATRIX REVOLUTION

Mega Center Mall
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2 MATRIX REVOLUTION
3 (DTS) RESERVE
4 MR. SUAVE

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2 (DTS) RESERVE

Emperor
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1 LIBERATED
2 MR. SUAVE
3

Fiesta World Mall
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1 LIBERATED
2 THE SUSPECT
3 THE SPY
4 BELPHEGOR

Jade Cinema
(Angeles City) tel (045) 887-5001 TO 03
1 (DOLBY EX) MASTER & COMMANDER
2 MR. SUAVE
3 MATRIX REVOLUTION
4 LIBERATED

Cine Neno Mall
(Angeles City) tel (045) 887-0121
1 UNDERWORLD
2 MR. SUAVE
3 (DOLBY) MATRIX REVOLUTION
4 (DTS) MASTER & COMMANDER

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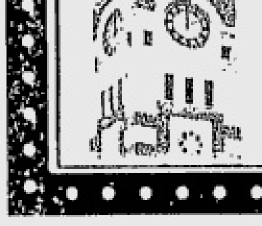

PJ reveals more secrets in "Book 2"

JAVIER

AFTER her successful show, "Secrets of Kamasutra Book 1," sexy singer Patricia Javier returns tonight at Air Force One in Parañaque City for a repeat performance.

Patricia promises to reveal more secrets in front of an intimate audience in the show called "Patricia Javier: Secrets of Kamasutra Book 2."

The recording artist rose to concert fame with her "Rated PJ: Too Hot to Handle" show at the Folk Arts Theater, where she bathed onstage.

On Nov. 21, Air Force One will also present "Bayle, Baile," a dance concert cum showdown featuring actress Michelle Bayle. For more information, call 820-7273, 820-1937, or visit Air Force One, near the Ninoy Aquino International Airport in Parañaque City.

Mandy . . .

From page A32

works of people like Joni Mitchell and Carole King. They are so influential."

Moore admitted that she has yet to come up with a song that would be worthy of being revived by other artists.

"Give me a couple more years, then maybe I could come up with one," she said.

For two and a half years, Moore has been busy doing movies.

She first appeared as the blonde bully in Disney's "Princess Diaries." In 2001, she starred in "A Walk to Remember" as a preacher's daughter who becomes the butt of cruel jokes at her high school. Her latest movie, "How to Deal," opened in Manila last October. She will be seen in three more movies—"Saved," "Chasing Liberty' and "Havoc."

"I'm very lucky," Moore said. "The opportunities that came my way shaped me to become what I am today. But I want to escape from the blond 'Candy' girl that I was. I've grown up now and I want people to see that."

Moore was referring to her mild hit "Candy," a cut from her debut album "So

MANDY/ A30

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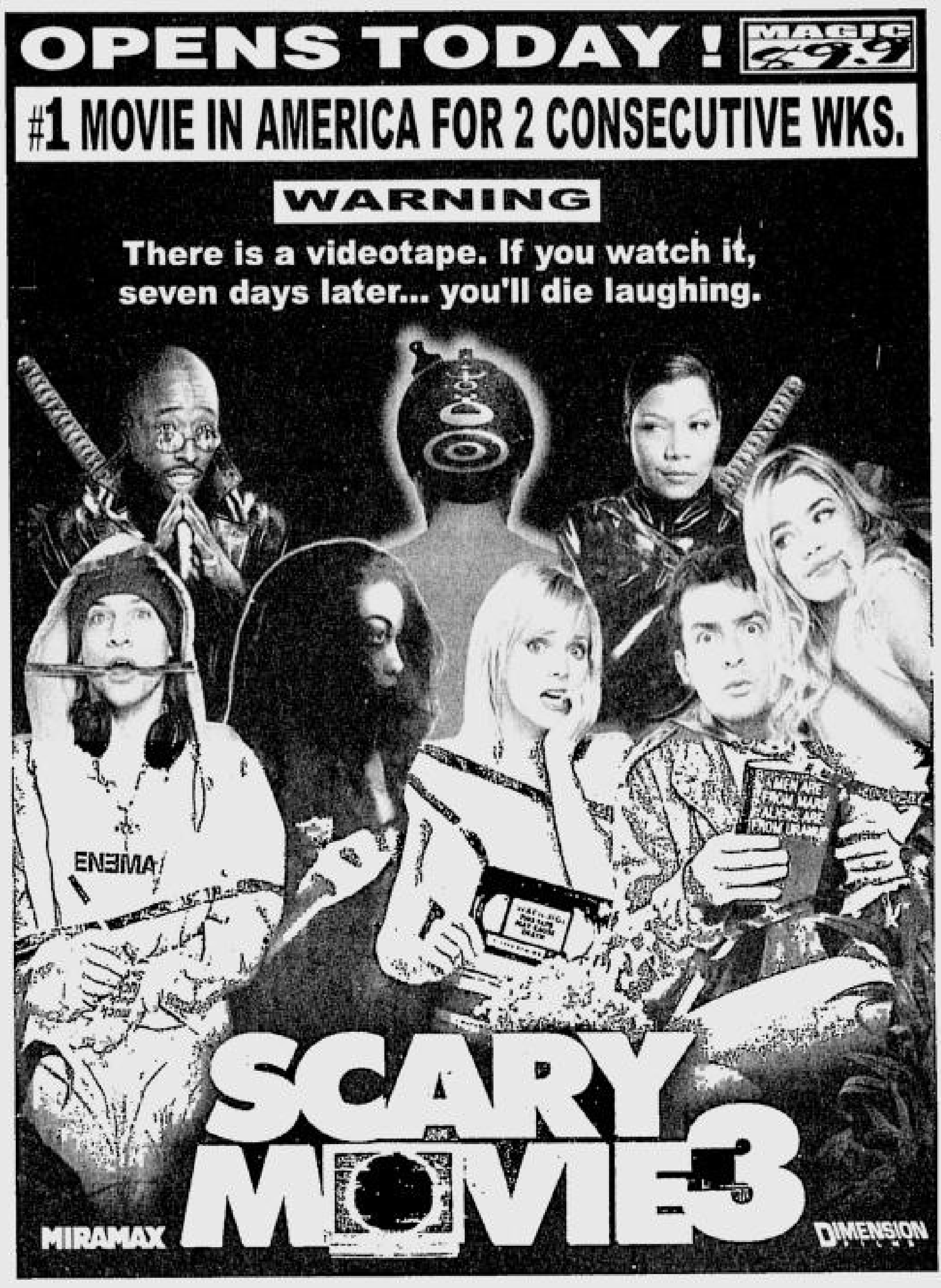
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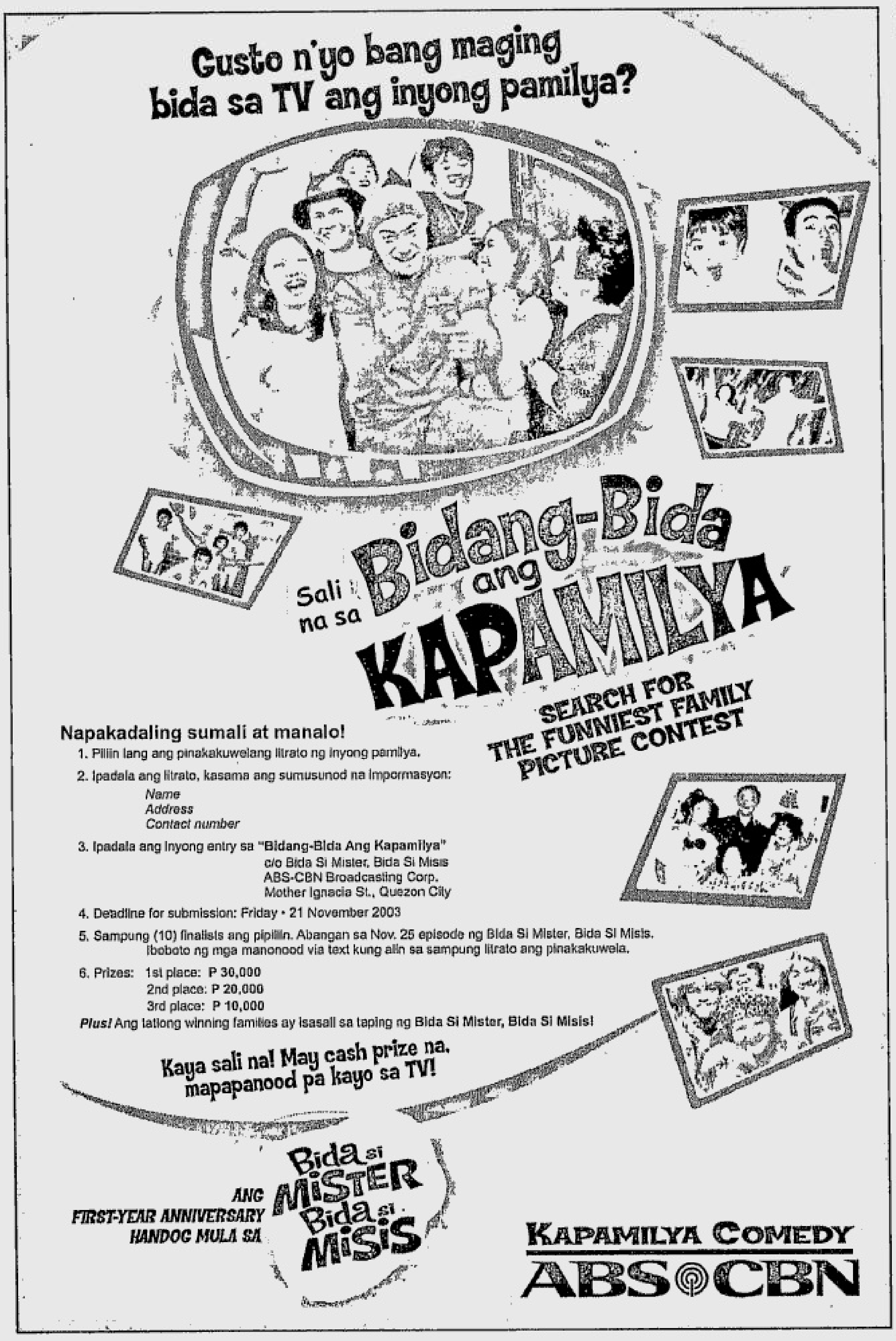
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   Mother Ignacia St., Quezon City
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   2nd place: P 20,000
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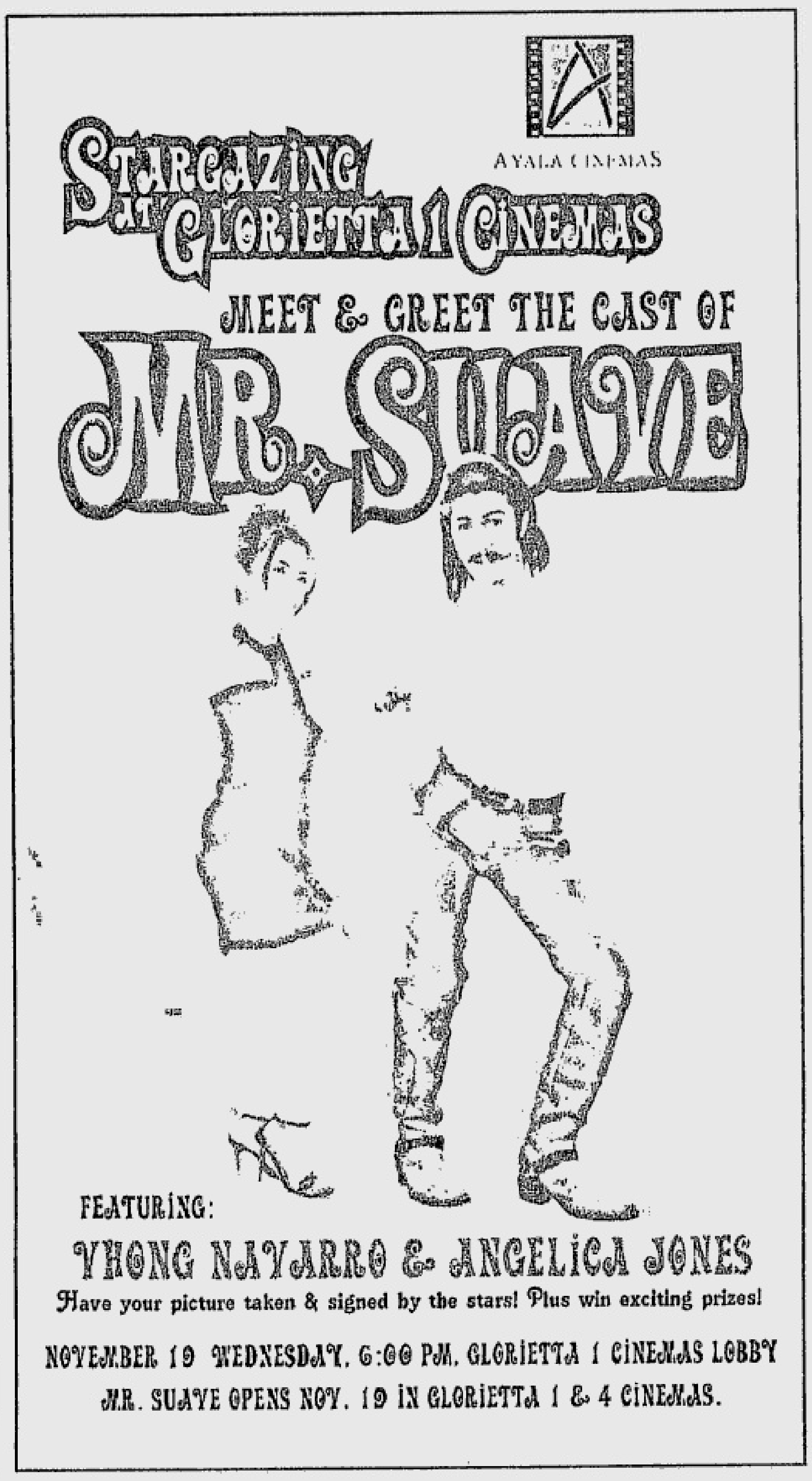
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Mandy won't sing for the press

By Marinel R. Cruz

INTERNATIONAL teenage pop singer Mandy Moore, who is best described as a very nice girl, refused to sing even a few lines of her latest single "Can We Still Be Friends?" during her press conference at a Makati hotel yesterday.

Moore, 19, was apparently caught by surprise when a reporter asked her to sing.

"I can't do that now," she said, still smiling. "Just watch my concert at the Araneta."

The singer is in town to perform for the first time in the country at the Araneta Coliseum in Quezon City on Thursday. She will also appear at the MTV Summit at the Fort in Taguig the next day.

Performing with her in the "Mandy Moore Manila Tour 2003" are local R&B singers Jay-R and Arnee.

Moore described her concert as a "low-key rock 'n' roll show" and said she would be singing a lot of songs from her new album "Coverage" from Sony Music. The album contains 12 classic pop-rock anthems and ballads by the likes of Elton John, Todd Rundgren, Carole King and The Waterboys.

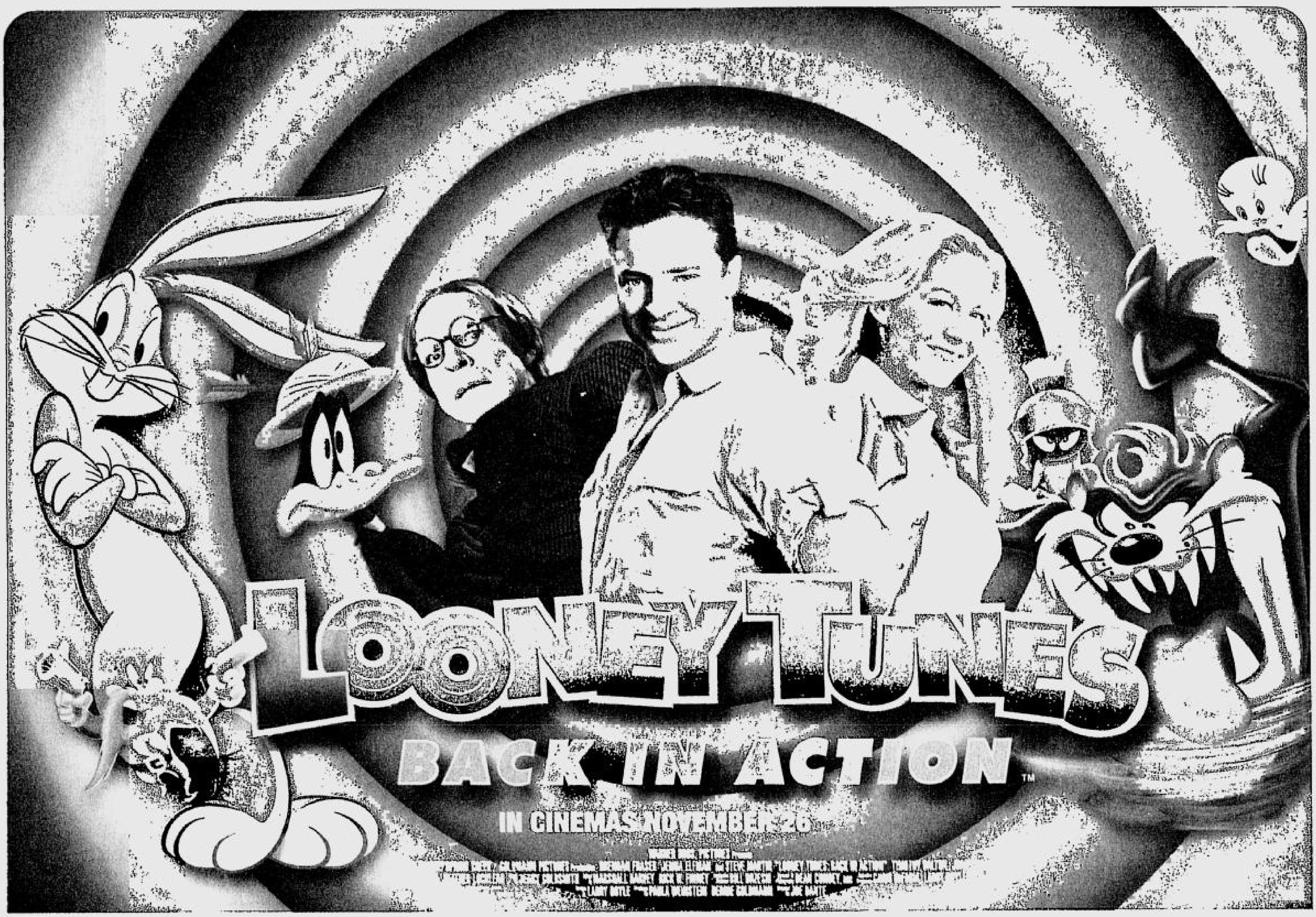
"I have no idea if these artists will like it," Moore said of her album. "I'm nervous to meet them and hear what they will have to say about my work.

"At first, I wanted to incorporate covers in my album, but I fell in love with the music and decided to make a whole record of it."

She said she was open to creating her own music and was interested in the work of young singer-songwriters like John Mayer and Jason Mraz.

"I like listening to them. I'm excited about the singer-songwriter phase that has taken over the whole music world," Moore said. "But I also believe that it's my job to know the

MANDY/ A31



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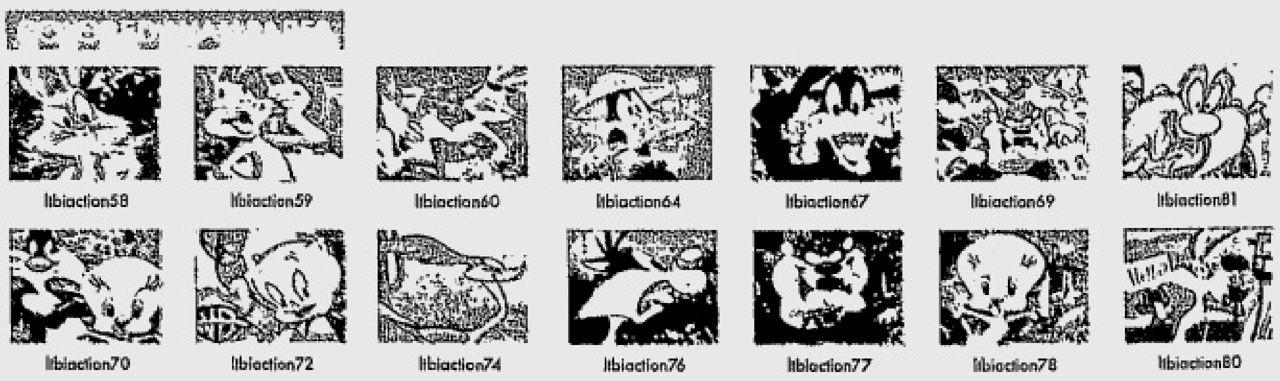

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Court puts Maynilad under receivership

By Doris C. Dumlao

THE QUEZON City Regional Trial Court has placed the Lopezes' beleaguered Maynilad Water Services Inc. under receivership, thus protecting it from the state-owned Metropolitan Waterworks and Sewerage System as well as other creditors which may collect on $350 million worth of debts.

In a disclosure to the Philippine Stock Exchange yesterday, Maynilad's parent firm Benpres Holdings Corp. said branch 90 of the RTC issued on Nov. 17 an order granting its petition for court protection.

The court also appinted Rosario Bernaldo, managing partner of Bernaldo, Mirador Law offices and of the accounting firm RS Bernaldo and Associates, as rehabilitation receiver for Maynilad.

The order effectively suspended the enforcement of all claims--whether for money or otherwise and whether such enforcement is by court action or otherwise--against the petitioner, its guarantors and sureties not solidarily liable with Maynilad.

Benpres chief operating officer Angel Ong added that that the order effectively prevented the state-owned MWSS from drawing on Maynilad's performance bond.

The International Arbitration Court last week ordered Maynilad to pay P6.77 billion in dues to the government and rejected its petition to terminate its 25-year water concession agreement with the MWSS.

MWSS was likewise allowed by the arbitrator to draw on the $120-million performance bond put up by Maynilad when it bid for the franchise in 1997. Benpres guarantees 60 percent of the bond while the balance of 40 percent is guaranteed by joint-venture partner Ondeo-Degremont group of France.

The initial hearing on the petition for corporate rehabilitation was set on Jan. 7, 2004.

Benpres, which owns 59 percent of the outstanding capital stock of Maynilad, earlier said the recourse to the courts would enable the utility unit to ensure continuous delivery of water services to its consumers.

Aside from the MWSS, Maynilad is indebted to foreign lenders like Citibank NA, Credit Lyonnais, Chase Manhattan, Credit Industriel et Commercial Fortis Bank and KBC Bank NV.

Maynilad covers the west zone of the MWSS concession consisting of Manila, Pasay, Las Piñas, Malabon, Muntinlupa, Valenzuela, Navotas, Parañaque, Bacoor, Kawit, Imus, Cavite City, Noveleta, Rosario and parts of Taguig and Quezon City.

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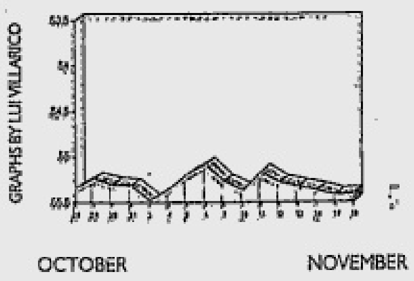

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STOCK MARKET

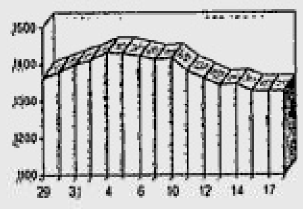
Stocks end flat

STOCKS drifted sideways yesterday, with some light buying in second-liners and selected large caps offsetting further profit taking in Philippine Long Distance Telephone Co. (PLDT), traders said.

The main composite index ended down 0.62 point, or 0.05 percent, at 1,328.04 points on moderate turnover of P495.15 million, against Monday's P451.85 million. In the

STOCKS/ B2

PSE COMPOSITE INDEX



(See stock market report on Page B2)

San Miguel obtains investment license from Vietnam

SAN Miguel Corp., Southeast Asia's biggest food and beverage conglomerate, is set to expand its foothold in fast-growing Vietnam after obtaining an investment license in the country's southern province Dong Nai.

In a disclosure to the Philippine Stock Exchange yesterday, SMC chair Eduardo Cojuangco Jr. said the investment license would allow the company to be part of Dong Nai's economic growth and prosperity.

He said SMC's plan to expand in that country underscored the company's faith in Vietnam and its seriousness in investing in its future.

"Vietnam's growth in the past few years and ability to deal with a difficult economic environment have been admirable, While most regional markets reeled from the Asian financial crisis, Vietnam

SAN MIGUEL/ B4

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GSX	790,000	118,500	57,303	39,515	31,441	22,589	18,468	15,690
GLX	750,000	112,500	54,220	37,389	29,752	21,376	17,475	14,846
GL	678,000	101,700	48,670	33,562	26,710	19,190	15,689	13,326
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WEAK DEMAND

UCC losses widen to ₱301M in Q3

By Elena R. Torrijos

UNION Cement Corp. posted a consolidated net loss of P301 million in the third quarter of this year due to traditionally weak demand for cement during the period.

Industry demand during the third quarter is usually weak due to the onset of the rainy season, but figures showed that sales were even lower this year at 2.83 million tons, 5.6 percent below the sales last year.

This partly explains the increase in UCC's losses in the third quarter this year to P301 million against P207 million recorded in the same period last year.

Total industry sales for the first nine months of the year reached 9 million tons, slightly lower than the 9.1 million tons posted in the same period last year.

Selling prices of cement, on the other hand, started to recover in August but remained below 2001 levels.

UCC said generated revenue of P2.4 billion in the third quarter, bringing total sales for the first nine months to P7.5 billion.

Earnings before interest, taxes, depreciation and amortization rose by more than 50 percent to P457 million from P306 million following the consolidation of its operations with Alsons Cement, the recovery in selling prices and the reduction in fixed costs compared to the same period last year, UCC said.

UCC added that it expected "more stability" in its financial status starting October as it starts drawing funds from its long-term credit facilities.

The company predicted that construction activity would remain driven by the private sector.

"On a macro level, the downgrading of the country's rating by Moody's from stable to negative may have some impact on the country's economy. Sources of vulnerability are the external payment position and the (targeted) P202 billion budget deficit," UCC said.

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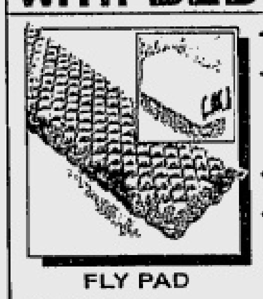
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Stocks

From page B1

year to date the index is up 30.4 percent.

After dropping 7.2 percent in the past 10 trading days, the market had been due for a consolidation, traders said.

"We have already experienced a significant decline in the past 10 trading days and that has allowed us to consolidate now. Technically, we are at a level where some bargain hunting was expected," said Oliver Plana, head of sales at Asiasec Equities Inc.

However, weakness in key regional markets capped buying interest.

"I think in terms of sentiment we are still being affected by the downturn in the Nikkei (Japan's main stock index) and other regionals," Plana said.

Looking ahead, further light bargain hunting was likely after the recent selldown which should help spur modest gains in the broad market.

"I would not be surprised to see some more bargain hunting coming in and the concentration would likely be in index-heavy counters that have been battered recently," said Plana.

PLDT slipped again as profit-takers continued to ease out of the stock after it hit its highest levels since February 2001 earlier this month.

"Right now it's understandable after the significant uptick we have seen in the stock in the year to date," said Plana.

PLDT shares are up 181.4 percent this year, outperforming the main index by 113 percent.

The country's largest conglomerate, Ayala Corp., fell 2 percent to P4.90 on further profit taking. *Reuters*

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PHILIPPINE STOCK EXCHANGE

(As of November 18, 2003)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
BANKS					
Banco de Oro Univ. Bank	17.25	17.25	17.25	17.25	12,000
Bank of the Phil. Islands	43	43	42.5	42.5	382,200
China Banking Corp.	660	660	660	660	1,010
Equitable PCI Bank Inc.	34.5	34.5	34.5	34.5	146,400
Export and Ind. Bank Inc.	0.64	0.64	0.64	0.64	270,000
First E-Bank Corp.	0.5	0.5	0.5	0.5	10,000
Metropolitan Bank & Trust	26	26.5	26	26	58,200
Phil. Savings Bank	26.5	26.5	26.5	26.5	4,700
Rizal Comm. Banking Corp.	12.75	12.75	12.75	12.75	1,000
Security Bank Corp.	17	17.75	17	17.75	7,800
Union Bank of the Phil.	27.5	27.5	27.5	27.5	800
FINANCIAL SERVICES					
Bankard Inc.	1.2	1.2	1.2	1.2	10,000
First Abacus Financial	0.3	0.3	0.3	0.3	2,740,000
Manulife Financial Corp.	1640	1640	1640	1640	780
Sun Life Financial Inc.	1335	1335	1335	1335	270
COMMERCIAL & INDUSTRIAL					
COMMUNICATION					
ABS-CBN Broadcasting Corp.	26	26	25.5	25.5	8,000
Digital Telecom Phils Inc.	0.68	0.68	0.68	0.68	50,000
Globe Telecom Inc.	775	780	770	775	15,460
ISM Communications Corp.	0.041	0.041	0.04	0.041	4,700,000
Pilipino Tel. Corp.	0.85	0.86	0.85	0.86	4,090,000
Phil. Long Dis Tel Co.	750	750	730	730	224,080
Philweb Corp.	0.012	0.012	0.011	0.012	3,900,000
POWER & ENERGY					
Manila Electric Co. A	13.5	13.75	13.5	13.5	264,500
Manila Electric Co. B	19.5	19.75	19.5	19.75	1,068,700
Petron Corp.	2.02	2.04	2.02	2.04	544,000
Salcon Power Corp.	2.04	2.04	2.04	2.04	5,000
TRANSPORTATION SERVICES					
Asian Terminals Inc.	1.3	1.3	1.3	1.3	20,000
Int'l Container Term'l Sv	3.2	3.2	3.2	3.2	189,000
William,Gothong & Aboitiz	2.6	2.6	2.6	2.6	50,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Engineering Equip. Inc.	0.35	0.35	0.34	0.34	300,000
Union Cement Corp.	1.08	1.12	1.08	1.08	1,370,000
FOOD, BEVERAGES & TOBACCO					
Alaska Milk Corp.	3.2	3.2	3.2	3.2	20,000
Ginebra San Miguel Inc.	30	31	30	30.5	77,000
Jollibee Foods Corp.	17	17.25	17	17.25	840,400
Swift Food Inc.	0.26	0.26	0.26	0.26	400,000
San Miguel Corp. A	54.5	54.5	54	54.5	60,900
San Miguel Corp. B	60	60	60	60	868,000
Vitarich Corp.	0.27	0.27	0.27	0.27	200,000
HOLDING FIRMS					
Abacus Con Res & Hdg A	0.33	0.33	0.33	0.33	30,000
Ayala Corp.	4.9	5	4.9	4.9	12,542,000
Aboitiz Equity Ventures	3.05	3.1	3.05	3.1	51,000
A. Soriano Corp.	0.77	0.77	0.77	0.77	200,000
ATN Holdings Inc.	1.7	1.7	1.7	1.7	10,000
Benpres Holdings Corp.	0.47	0.48	0.45	0.46	2,590,000
Crown Equities Inc.	0.21	0.215	0.21	0.215	290,000
Southeast Asian Cement	0.05	0.05	0.05	0.05	800,000
Ever-Gotesco Resources	0.02	0.02	0.02	0.02	600,000
First Phil Hldgs Corp.	17.5	17.5	17.5	17.5	168,000
Megaworld Corp.	1.02	1.04	1.02	1.04	1,595,000
Metro Pacific Corp.	0.28	0.28	0.27	0.28	1,130,000
Music Corp.	0.42	0.42	0.38	0.38	630,000
Philcomsat Holdings Corp.	1.18	1.18	1.18	1.18	20,000
Prime Orion Phils. Inc.	0.15	0.15	0.15	0.15	100,000
East Asia Power Res. Corp.	0.13	0.13	0.13	0.13	20,000
MANUFACTURING, DISTRIBUTION & TRADING					
Mabuhay Vinyl Corp.	1	1	1	1	50,000
Pryce Corp.	0.27	0.34	0.27	0.34	40,000
SPI Technologies Inc.	13.5	13.75	13.5	13.75	88,500
HOTEL, RECREATION & OTHER SERVICES					
Belle Corp.	0.55	0.55	0.55	0.55	300,000
Premiere Ent. Prod. Inc.	0.27	0.27	0.27	0.27	100,000
BONDS, PREFERRED & WARRANTS					
ABS-CBN Hldgs. Corp. (Pdr)	26.5	26.5	25.5	25.5	15,600
PLDT (10% Pref) Series T	10.5	10.5	10.5	10.5	1,200
PLDT (10% Pref.) Series U	10.5	10.5	10.5	10.5	1,900
PLDT (10% Pref) Series W	10.5	10.5	10.5	10.5	200
PLDT (10% Pref) Series X	10.5	10.5	10.5	10.5	2,800
OTHERS					
Far Eastern University	400	400	400	400	1,750
PROPERTY					
Ayala Land Inc.	6	6	5.9	6	1,529,000
Cityland Development Corp.	1.9	1.9	1.9	1.9	18,602,000
Cyber Bay Corp.	0.12	0.12	0.12	0.12	250,000
Empire East Land Inc.	0.23	0.23	0.225	0.225	3,810,000
Filinvest Land Inc.	1.06	1.08	1.06	1.06	2,633,000
Fil-Estate Land Inc.	0.18	0.18	0.18	0.18	300,000
SM Development Corp.	1.08	1.08	1.08	1.08	81,000
SM Prime Holdings Inc.	6.4	6.4	6.4	6.4	9,349,000
MINING					
Lepanto Cons Mng. Co. A	0.225	0.23	0.225	0.225	3,160,000
Lepanto Cons. Mng. Co B	0.31	0.31	0.31	0.31	11,860,000
Manila Mining Corp. A	0.008	0.008	0.008	0.008	5,000,000
Manila Mining Corp. B	0.008	0.008	0.008	0.008	55,000,000
Philex Mining Corp. A	0.33	0.34	0.33	0.34	100,000
Philex Mining Corp. B	0.36	0.36	0.36	0.36	510,000
OIL					
Imperial Res.	0.011	0.011	0.011	0.011	1,100,000
Interport Res. B	0.0032	0.0032	0.0032	0.0032	50,000,000
Pacifica	0.01	0.01	0.01	0.01	1,000,000

	SHARES	VALUE(P)
Bank & Fin Svc	3,645,160	26,628,250.00
Comm'l & Ind'l.	40,643,990	354,982,655.00
PRO	36,554,000	108,074,410.00
Mining	75,630,000	5,090,100.00
OIL	52,100,000	182,100.00
GRAND TOTALS :	208,573,150	494,967,515.00
	AVERAGES	
Bank & Fin Svc	419.71	UP 0.01
Comm'l & Ind'l	1,975.97	DOWN 6.22
PRO	565.13	UP 4.61
Mining	1,616.12	UP 28.31
OIL	1.38	UNCH 0.00
SME	100.00	UNCH 0.00
All Shares Index	828.42	DOWN 4.04
Composite	1,328.04	DOWN 0.62

NO. OF ADVANCES: 17; NO. OF DECLINES: 17; NO. OF UNCHANGED: 48; NO. OF TRADED ISSUES: 82; NO. OF TRADES: 1,156

DISCLOSURES

SAN Miguel Properties Inc. will hold its annual stockholders' meeting on Dec. 17 with record date on Dec. 3.

***

AYALA Land Inc. will issue P2 billion worth of bonds on Nov. 27. These will be offered to the public from Nov. 17 to 21. The bonds will mature in five years and one day from date of issue.

***

PHILIPPINE Estates Corp. said it received a Certificate of Sale issued by the Ex-officio Sheriff of Makati City for the mortgage sale of a company-owned raw land against a bank debt amounting to P200 million. The company said it could lose P159 million unless the case is resolved with finality in its favor. Because of this, the company will pursue legal action at all costs.

***

BENPRES Holdings Corp. disclosed that Branch 90 of Quezon City Regional Trial Court issued a Stay Order in relation to Maynilad Water Services Inc.'s petition for corporate rehabilitation. Rosario Bernaldo was appointed rehabilitation receiver. ***Compiled by Maricar D. Tolosa, PDI Research***

CURRENCIES

November 18, 2003 Country	Unit	Euro Equivalent	Dollar Equivalent	Peso Equivalent
United States	Dollar	0.850774	1.000000	55.366000
Japan	Yen	0.007817	0.009188	0.508700
United Kingdom	Pound	1.439935	1.692500	93.707000
Hongkong	Dollar	0.109588	0.128810	7.131700
Switzerland	Franc	0.642724	0.755458	41.826700
Canada	Dollar	0.648604	0.762369	42.209300
Singapore	Dollar	0.493345	0.579878	32.105500
Australia	Dollar	0.604888	0.710985	39.364400
Bahrain	Dinar*	2.256816	2.652661	146.867200
Saudi Arabia	Rial	0.226873	0.266667	14.764300
Brunei	Dollar	0.491919	0.578202	32.012700
Indonesia	Rupiah	0.0001	0.000118	0.006500
Thailand	Baht	0.021328	0.025069	1.388000
UAE	Dirham	0.231655	0.272287	15.075400
Euro	Euro	1	1.175400	65.077200
ArgentinaPeso	0.296437	0.348432	19.291300	
Brazil	Real	0.289084	0.339789	18.812800
Denmark	Kroner	0.134425	0.158003	8.748000
India	Rupee	0.018719	0.022002	1.218200
Malaysia	Ringgit	0.2239	0.263172	14.570800
Mexico	New Peso	0.076323	0.089710	4.966900
New Zealand	Dollar	0.532333	0.625704	34.642700
Norway	Kroner	0.121634	0.142969	7.915600
Pakistan	Rupee	0.015165	0.017825	0.986900
South Africa	Rand	0.127274	0.149598	8.282600
Korea	Won	0.00072	0.000846	0.046800
Sweden	Kroner	0.111582	0.131153	7.261400
Syria	Pound	0.016519	0.019417	1.075000
Taiwan	Nt Dollar	0.025089	0.029490	1.632700
Venezuela	Bolivar	0.000533	0.000627	0.034700

PBCom expects profit in 2003

By Elena R. Torrijos

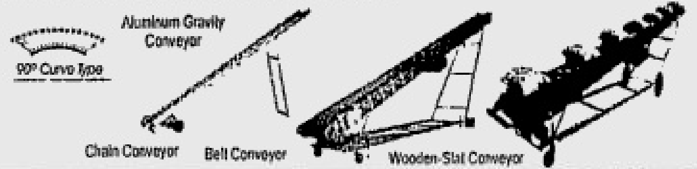
THE PHILIPPINE Bank of Communications, a publicly-listed commercial bank owned largely by the Chung, Luy and Nubla families, expects to end the year with a profit despite the loss of P85 million recorded in the first nine months of the year.

"Maybe we took some losses because we spent a lot on automation but we still expect to be positive by year-end. We see a lot of income coming in from treasury," PBCom president Isidro Alcantara said in an interview.

Meanwhile, a PBCom director and family member of one of the bank's three major shareholders, said the owners were not eager to merge PBCom with another bank or sell their stake in the company despite several offers and suggestions by the Bangko Sentral ng Pilipinas.

PBCom has reportedly received merger offers from Banco de Oro Universal Bank, Metropolitan Bank & Trust Co., Rizal Commercial Bank and Security Bank.

Negotiations, however, did not prosper.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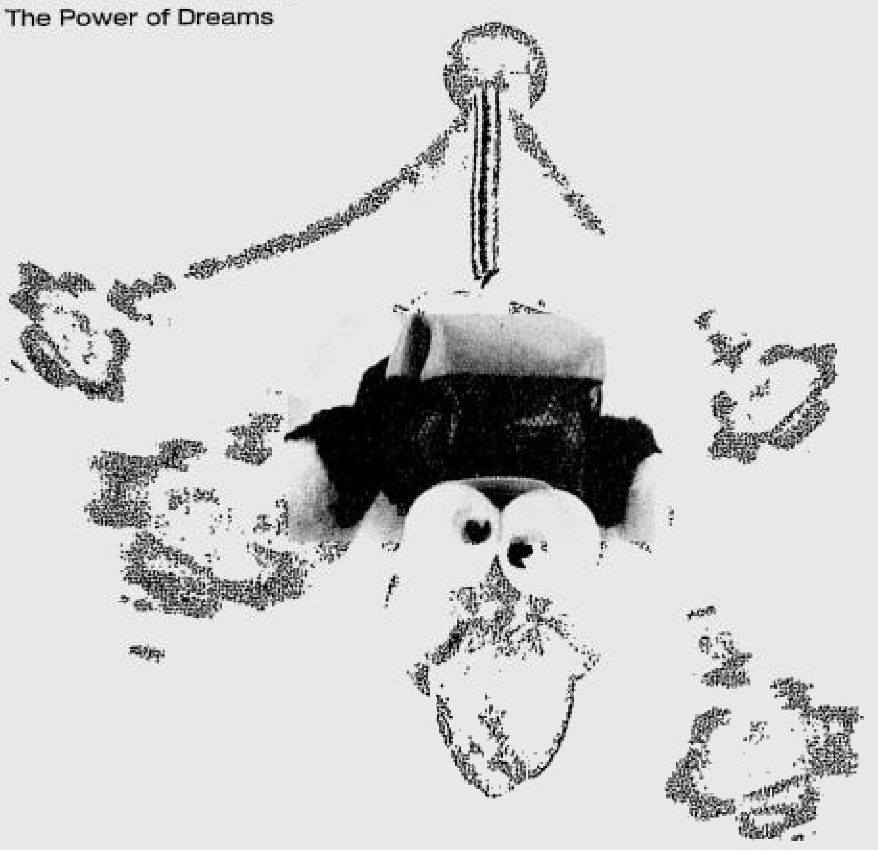
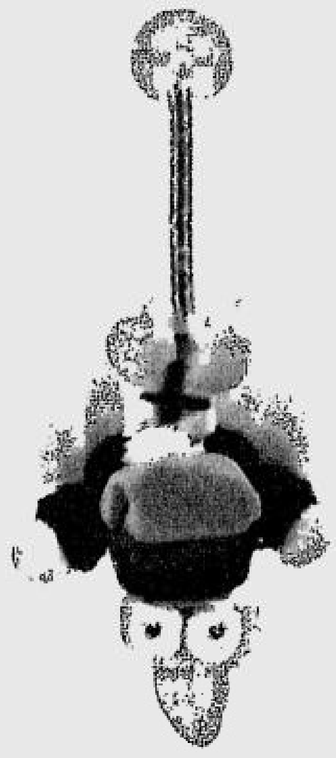

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Nazareno says top post at PLDT a great challenge

By Abigail L. Ho

A GOOD soldier always rises to whatever challenges a battle may bring.

Napoleon Nazareno, the man at the helm of cellular giant Smart Communications Inc., likens himself to a soldier who will take on whatever new battles his superior and his company will order him to take on.

Reacting to reports that Manuel Pangilinan, president and chief executive of Smart's parent firm Philippine Long Distance Telephone Co., had nominated him to take over the PLDT presidency next year, he said he would go by the wishes of the PLDT board, whatever these might be.

"I go by what he has said, as quoted in newspaper reports. But it's still up to the PLDT board to decide. I feel challenged. I'm a good soldier," he told reporters at the sidelines of the turnover of P20 million worth of wireless equipment to the Ateneo De Manila University yesterday.

PANGILINAN

NAZARENO

Two weeks ago, Pangilinan disclosed that he was already preparing to relinquish his post as president and chief executive of the country's dominant carrier.

To take his place, he nominated Nazareno, the man largely responsible for catapulting Smart to the top position it occupies now in the country's cellular market.

However, he said Nazareno would stay on as president and chief executive of Smart, even while holding the same position at PLDT.

Right now, Pangilinan said no other name has cropped up in terms of a possible replacement for him. He added that, at this point, he did not see any other person worthy of the position, at least in his personal opinion.

"He's the only one I see right now. The others may have other people in mind, but for me he's (right for the job)," he said.

Nazareno said he believed "there were a lot of good men out there" other than himself who could be considered for the PLDT presidency.

However, if the PLDT board should decide to entrust that position to him, he would, like a good soldier, rise to the challenge.

"It's really up to the board to decide," he said.

Pangilinan, on the other hand, would likely stay on as PLDT chair, taking the place of current chair Antonio "Tonyboy" Cojuangco, who had decided to focus on his recently acquired television station, Associated Broadcasting Corp.

The PLDT board is currently mapping out a plan' that will allow a smooth, top-level transition, possibly starting this January or February.

Smart donates ₱20M worth of telecom equipment to Ateneo

CELLULAR giant Smart Communications Inc. yesterday turned over around P20 million worth of wireless services equipment to the Ateneo De Manila University in a bid to help improve engineering education in the country.

The equipment donation was in line with the Smart Wireless Engineering Education Program (Sweep) that was established to help enhance engineering education by giving students hands-on experience with some of the latest equipment in the wireless industry.

Ateneo yesterday became the 14th · beneficiary-school of the program, with another six schools seen to benefit from the Smart initiative by year's end, Smart president and chief executive Napoleon Nazareno said in an interview yesterday.

By next year, Smart aimed to set up 20 more wireless laboratories in various colleges and universities all over the country, he added.

"Through this program, Smart hopes to help raise the standard of (electronics and communications engineering) education," he said.

The Sweep has two components: hardware and software. On the hardware side, Smart has donated various radio base stations and other equipment for use in the Ateneo wireless lab, including a Nokia Ultrasite, the latest cell site in the industry today.

Ateneo's ECE students will be able to actually see how an Ultrasite works instead of just imagining what one looks like and how one functions.

On the software side, Nazareno said Smart's pool of engineers would conduct lectures and presentations on new developments in wireless technology.

Lectures and presentations will cover global system for mobile communications, short messaging service or text messaging, general packet radio service (GPRS) as well as other new technologies that may develop in the future.

"We want to help students get a more realistic understanding of the field of ECE. This will be done through the wireless lab and also through the sharing of practical experience by our engineers in building and operating the country's most extensive digital mobile phone," Nazareno said. *Abigail L. Ho*

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La Suerte scales down operations

By Michelle V. Remo

LA SUERTE Cigar and Cigarette Factory has partially shut down operations after the 20-day temporary restraining order issued against Revenue Regulation 22-2003, which increased the taxes imposed on new cigarette brands by as much as 400 percent, lapsed last week.

The TRO was issued by the Parañaque Regional Trial Court following claims by La Suerte that the BIR regulation would force it to retrench workers and face possible closure.

According to a company official, La Suerte has stopped the production of Memphis and Astro cigarette brands and has refrained from releasing its remaining old stock from its warehouse since Nov. 11 due to the revenue regulation's impact on the cigarettes' prices.

Astro and Memphis brands, both of which account for majority of La Suerte's production, are considered new brands since these were introduced in the market after 1996.

La Suerte said the new tax rates imposed by the revenue regulation would increase the price of Memphis and Astro brands from a range of P7.40 to P7.60 per pack, to a range of P12.50 to P13. It said the new prices would make Memphis and Astro hardly competitive against other local brands that cost about P9 per pack.

Under the revenue regulation, cigarettes introduced after 1996 will have the following tax rates: P13.44 excise tax for cigarette brands whose net retail price is P10 per pack; P8.96 for those that cost P6.50 to P10 per pack; P5.60 for cigarette brands worth P5 to P6.50 per pack, and P1.12 for those that cost less than P5.

San Miguel . . .

From page B1

stayed true to its course," Cojuangco said.

Cojuangco also lauded the Vietnamese government's focus, leadership and capability as the economy continued to register robust growth during the SARS outbreak, which dampened business in many Asian economies.

Dong Nai province is located in the eastern part of South Vietnam, with an area of 5,862.37 square kilometers, accounting for 1.76 percent of the nation's total area. This province boasts a robust industry and services sectors, which fuels an annual average economic growth of 12 percent.

SMC did not specify what kind of business it would put up in Dong Nai.

SMC's presence in Vietnam goes back to 1996 when its brewery San Miguel Brewery Vietnam Ltd. in Nha Trang began operations. That same year, San Miguel Phu Tho Packaging Co. started making metal closures and caps, while San Miguel Yamamura Haiphone Glass Co. began producing and marketing glass containers.

Recently, SMC also completed its purchase of TTC Vietnam Ltd., a company with hog farm and feed milling operations in Binh Duong.

It was earlier reported that SMC was also keen on acquiring a controlling stake in Vietnamese soft drink bottler Coca-Cola Indochine Pte. Ltd., a unit of Singapore's Fraser & Neave Ltd.

SMC has likewise recently acquired an industrial estate in Thailand and announced it was in talks to acquire the China-based breweries of Malaysian conglomerate Lion group.

All these moves are in line with SMC's bid for regional expansion in seven Asia-Pacific countries. Aside from Vietnam, the conglomerate hopes to establish a formidable foothold in China, Australia, Indonesia, Cambodia, Thailand and Malaysia.

After dominating the Philippine food and beverage market, SMC's next avenue for growth is to venture overseas, earmarking about $500 million for its regional expansion.

Doris C. Dumlao

French disconnection

COCKTALES

Victor C. Agustin

THE FRENCH advertising giant Publicis is conducting its own pacification campaign against its rebellious Philippine partners by ransacking their offices and then throwing the Filipinos out.

According to the grapevine, a group of *barong*-clad security men, directed by a visiting French executive, crawled through the ceiling and forcibly opened Monday morning the locked offices and drawers of PublicisAMA chair Joselito de Joya and chief financial officer Lino Marable.

De Joya and Marable, who had not yet arrived for work, were later on prevented by armed guards from entering the PublicisAMA offices at the IBM building in Libis, Quezon City.

As a result of the break-in, the entire accounting and administrative staff of PublicisAMA also walked out in sympathy with their long-time local bosses.

Monday's incident is but the latest of the increasingly underhanded tactics now being employed as a result of a boardroom struggle among erstwhile partners, who only four years ago merged amid a blaze of publicity.

It is not clear what precipitated the break-up, but the AMA (the former Advertising and Marketing Associates) camp has now gone to court accusing the French multinational of willfully breaching the constitutional ownership ceiling through the use of Filipino dummies.

With lawsuits and counter-lawsuits being filed, the Paris-based giant hastily formed a local agency, Publicis Manila, through local lawyers, and proceeded to transfer the Nestlé and other bread-and-butter accounts. Nestlé alone has an advertising budget of P1.4 billion.

As of the last count, PublicisAMA has been left with Meralco, Insular Life, Hewlett-Packard, 7-Eleven, and L'Oreal accounts, although, according to the grapevine, the said accounts are now in the process of also being transferred to the new Publicis agency.

Belgian diplomacy

ANOTHER French speaking country, Belgium, has given the Filipinos its own brand of hardball diplomacy.

Belgian Ambassador Christiane Tanghe left in September the official Dasmariñas Village residence he inherited from his predecessor without literally paying the rent.

Although the two-year contract runs until the end of 2003, the Belgian embassy paid the Dasmariñas landlord, TV station owner Atom Henares, only until September. The check payment, which was supposed to have been given a year in advance per contract, was finally handed last week, more than a month after Tanghe literally executed a French leave.

Tanghe claims he has diplomatic immunity, in answer to the breach of contract-collection suit filed by Henares.

Inquirer on TV

THE INQUIRER has bought a 30-minute slot on Channel 5 through blocktimer Jemah Films, whose owner is related by consanguinity to the principals of this newspaper.

If things proceed as planned, the INQUIRER will produce a daily newscast-talk show for the evening prime time, with January as launch date. The planned news program will also depend on what the new Channel 5 principal, telecom heir Antonio Cojuangco III, intends to do with the station's news and public affairs programming.

INQUIRER president Alexandra Prieto-Romualdez will discuss details of the putative show in this weekend's advertising congress in Baguio.

Heard through the grapevine

PRESIDENTIAL candidate Raul Roco was among the first of the beehive of politicians to pay their respects to Lucio Tan Saturday evening during the first night of the wake of the taipan's mother.

(Cocktales may be reached by e-mail at cocktales_pdi@yahoo.com or at cocktales_pdi@hotmail.com.)

54:$1 BY END-2003

HSBC says peso can still rally

By Clarissa S. Batino

FOREIGN bank HSBC yesterday said the peso could still recover to 54 to a dollar by year's end provided no more political bombshells are unleashed and dollar remittances from overseas workers flow as strongly as expected.

HSBC treasurer John McGowan said the bank has not changed its forecast that the peso would rebound to the 54:$1 level by the end of 2003 even as he acknowledged that lingering political jitters were taking a toll on the financial market.

If it was any consolation, Mc Gowan said the peso was now trading at par with the onshore rate when there used to be a 10 to 50-centavo differential.

The peso yesterday closed at 55.405 to a dollar from 55.42 the previous day.

He said the pressure was more evident on Philippine dollar bonds as spreads widened by as much as 73 basis points as of Nov. 17 compared to early September.

"But even with the uptick, current spreads are still lower compared to where it was in the start of the year," the banker said.

McGowan said that political events that had an impact on the peso included the Oakwood mutiny, the suspension of the central bank governor, and the impeachment case against Chief Justice Hilario Davide Jr.

"The uncertainty (now) lies much on the candidates (for the May 2004 elections). The market is unsure who is standing and who is not. And there is a lack of publication as to what these potential candidates plan to do," he said.

At current yields on Philippine dollar bonds, McGowan said offshore investors have started to buy back the debt notes they have previously dumped.

As of Nov. 17, the spread on Philippine bonds maturing in 2009 had widened by 72.9 basis points over US treasuries, those maturing in 2006 went up by 56.1 basis points, and those maturing in 2013 rose by 51.7 basis points compared to the levels as of Sept. 3.

But compared to the start of the year, spreads dropped by between 88.2 and 181 basis points. Spreads represent the yields investors require in return for their placements on Philippine bonds.

Napocor auctions ₱803M in fuel supply contracts

By Ronnel W. Domingo

STATE-OWNED National Power Corp. yesterday auctioned off another batch of contracts worth about P803.28 million for additional fuel supply needs of its oil-based power plants and barges for the rest of 2003.

The contracts call for the supply and delivery of 69,981 kiloliters of industrial fuel oil to five delivery points.

Part of the fuel shipments are meant for Napocor's 22-megawatt Bohol power plant in Tagbilaran City and 32-MW Power Barge 104 based in Iloilo.

The contracts also cover the fuel needs of the following Napocor-contracted independent power producers: the 215-MW diesel power plant in Bauang, La-Union; 43.8-MW Naga thermal plant in Cebu, and the 100-MW Zamboanga plant in Zamboanga del Sur.

Oil giants Petron Corp. and Pilipinas Shell Petroluem Corp. were the only bidders in yesterday's auction.

Petron was the only qualified bidder that offered a tender for P1.2 billion worth of supply contracts covering the requirements of the 620-megawatt combined cycle power plant in Limay, Bataan, and the 108-MW Subic plant in Zambales.

The Bataan contract calls for supply and delivery of 91,547 kiloliters of industrial fuel oil while the Subic contract calls for 12,535 kiloliters.

"Petron's bids are undergoing negotiations. Napocor is trying to lower the price offers since Petron was the lone bidder," a bidding official said.

Next month, Napocor is bidding out contracts for its fuel needs for 2004, with a budget ceiling of P1.16 billion for diesel and P8.61 billion for bunker "C."

In a notice to suppliers, Napocor said prospective bidders must have a net financial contracting capacity that is at least equal to the budget for contract it was vying for.

A pre-bid conference is scheduled on Nov. 25 at the Napocor headquarters in Quezon City.

Also, a mock electronic bidding would be held on Dec. 10 before the actual bidding for diesel contracts on Dec. 11 and for industrial fuel oil contracts on Dec.12.

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IBM

US business inventories rise

WASHINGTON—America's businesses—which have been keeping supplies fairly lean—boosted their stockpiles of unsold goods in September for the first time in six months, a sign that companies may be feeling more confident about the economic recovery's staying power.

The Commerce Department reported Monday that businesses' inventories rose by 0.3 percent in September, a turnaround from the 0.4 percent drop reported in August. September's rise was the first since March, when businesses also increased their supplies at warehouses and backlots by 0.3 percent.

Economists were expecting inventories to be flat in September.

"With inventories swinging over to now showing increases, a watershed has been reached," declared an optimistic Ken Mayland, president of ClearView Economics. "Inventories will be a major part of the 2004 economy story, along with a capital spending boom and swelling exports."

In another encouraging sign, the increase in inventories in September came even as businesses' sales rose by a solid 0.6 percent, the biggest gain since July. That marked an improvement over the 0.3 percent decline registered in August.

With the economy improving, economists are hopeful that businesses will feel more certain about the sustainability of the economic resurgence and will ramp up inventories, a development that would boost economic growth.

After a long capital investment drought, businesses are slowly increasing spending and adding jobs, two crucial ingredients that must continue for the economic recovery to be lasting, economists say.

The Federal Reserve is expected to hold its main short-term interest rate at a 45-year low of 1 percent at its last meeting of the year in December, as well as into part of 2004, economists predict. *AP*

Miami trade talks hit snag over US-Brazilian deal

MIAMI—Negotiations to turn the Americas into the world's largest free-trade zone hit an early roadblock.

Canada and Chile on Monday complained about a deal reached by Brazil and the United States that was aimed at making the talks smoother.

Brazil and the United States proposed an agreement to create a base of common rules for the Free Trade Area of the Americas, but allow each of the 34 countries to pick which of the more controversial clauses they wish to follow, according to a draft copy of the proposal.

Canada and Chile countered that all countries should follow every clause, according to an official with the Brazilian delegation who spoke on condition of anonymity. Officials reached by telephone had no immediate comment.

Trade ministers and officials from every country in the Western Hemisphere except Cuba are at this week's meeting, and thousands of anti-free trade protesters were also expected.

About a dozen protesters stripped to their underwear outside a Gap clothing store Monday to protest the chain's policies, while some others unsuccessfully demanded a meeting with Mayor Manny Diaz to complain about police surveillance.

Diaz wasn't at City Hall on Monday because he was tending to FTAA-related matters, spokeswoman Kelly Penton said.

The deal between the. United States and Brazil would apparently scale back the free-trade region, which was conceived as a comprehensive agreement that would reduce or eliminate all trade barriers among member nations. If those barriers are lowered, it would effect consumer prices, manufacturing, farming, banking and other economic activity from Alaska to Argentina.

US lead negotiator Ross Wilson insisted Monday that the proposed draft agreement was not a "retreat" from earlier efforts to create a comprehensive free-trade area by January 2005.

He said there has been debate among the 34 nations on how to advance negotiations, but that was to be expected in complex talks. *AP*

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Bank of Japan seen holding rates steady

TOKYO—The Bank of Japan is seen keeping monetary policy unchanged later this week, choosing to focus on recent signs of economic recovery rather than a worrying fall in share prices over the past few days.

"The stock market has been wobbly but it's not bad enough for the BOJ to loosen policy further," said Ryutaro Kono, senior economist at BNP Paribas in Tokyo.

Sources have said the BOJ will effectively upgrade its official assessment of the economy for the third straight month when it publishes its monthly report on Friday, the same day the policy board ends its two-day meeting and announces its decision.

Analysts say maintaining policy by keeping the reserves target at 27-32 trillion yen ($248-294 billion) would match an improved economic assessment and make sense after recent data signaling resurgent exports, rising output and a recovery trend in capital spending.

The government announced last week that Japan's industrial production rose 3.8 percent in September from a month earlier, revising an initial estimate of a 3.0 percent rise.

Economists have said this, and better-than-expected third-quarter growth data which showed capital spending rising along with exports, suggested the impact of strong exports may be starting to filter through to domestic demand.

Although the BOJ is expected to upgrade its assessment on output to say it is recovering, it is also seen wary of giving the impression that it is less alert to downside risks.

The policy board is expected to reiterate its pledge to provide more funds if it sees instability in financial markets.

Some economists said the BOJ may decide to ease if stock prices plunged and the yen soared in the next few days, and fears resurfaced over the health of financial institutions.

But even then, they said, the BOJ would likely decide to slightly raise its reserves target rather than do anything more radical such as buying more diverse assets. *Reuters*

Hong Kong jobless rate slips further

HONG KONG—Hong Kong's unemployment rate eased further in August-October as employers grew more confident of economic recovery and began hiring again, but its jobless rate is likely to remain one of Asia's highest for the foreseeable future.

"I estimate that the economic environment will continue to improve, which will have a positive effect on the unemployment situation," Economic Development and Labor Secretary Stephen Ip told reporters on Monday.

"But Hong Kong is still facing a structural economic change, so the jobless rate will continue to be pressured," he said.

The unemployment rate fell to eight percent in the three months through October on a seasonally adjusted basis, the government said on Monday, down from 8.3 percent in July-September.

The figure was slightly better than an average forecast of 8.1 percent by a poll of 10 economists and marked the third consecutive decline in the unemployment rate since it peaked at a record 8.7 percent in May-July.

Ip said the number of people out of work in the southern Chinese territory of nearly seven million people fell to 282,000, largely due to a pick-up in tourist-related businesses this summer after Beijing relaxed visa restrictions for residents of many major cities.

After a three-year slump and a severe shock with the outbreak of the SARS virus earlier this year, Hong Kong's economy is showing signs of bouncing back. *Reuters*

Investors spooked by fears of attacks

NEW YORK—Weekend bomb attacks on two synagogues in Turkey and continued strife in the Middle East spooked financial markets on Monday, sending stocks lower and boosting bonds, though safe-haven gold failed to breach the $400-an-ounce threshold.

The dollar reached a 10-day high versus the yen after Japanese markets sold off sharply.

"It's starting to feel like the terrorists are getting more organized," Brian Williamson, vice president of equity trading at Boston Company Asset Management, said in a note to clients.

"Markets will react more as these events get closer to home."

Shares of major US airlines lost more than three percent following the weekend violence.

The security concerns weighed on a market already worried about lofty share prices. Since hitting their lows for 2003 in March, US stocks have surged, leaving some investors concerned that prices already reflected much of the US economic rebound.

"You have stocks valued very richly, and any little hiccup in the economy could be a problem," said Stephen Massocca, head of trading at investment bank Pacific Growth Equities.

The slide in Tokyo stocks hit the yen, which fell sharply.

"US equities are not helping (the dollar)," said Grant Wilson, senior foreign exchange trader with Mellon Bank in Pittsburgh, Pennsylvania.

The flight from equities boosted US Treasuries and pushed yields to six-week lows.

"We've got a global flight to safety going on," said one trader at a US primary dealer. *Reuters*

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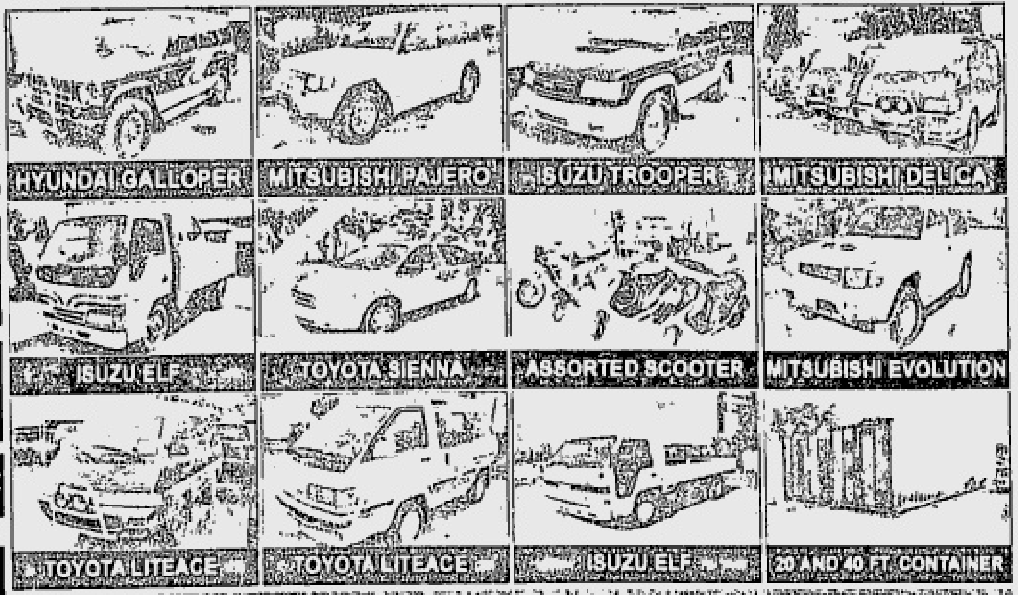

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China's asset spending up

BEIJING—China's investment in fixed assets rose 30.2 percent from a year earlier to 3.05 trillion yuan ($369.2 billion) in the first 10 months of this year, helping to support a high pace of economic growth, the government reported Tuesday.

Spending on real estate, construction and technical upgrading of plants and equipment, along with exports and foreign investment, has helped keep China's economy growing at rates of eight percent or more in recent years.

However, authorities have recently sought to curb high levels of spending on some fixed assets, particularly in the property sector, urging banks to limit growth in lending.

Overall spending on fixed assets was down 1.2 percentage points from the pace of investment through the end of September, the National Bureau of Statistics said.

Investment in technical upgrading and equipment soared 34.1 percent in the first 10 months from the same period a year before, while real estate investment rose 31.3 percent on-year, the bureau reported.

The number of newly begun projects fell 17.8 percent compared with the previous month to 9,056, it said in a statement.

China's statistics bureau does not issue single-month figures for fixed-asset investment. *AP*

South Korea to grow 4.75%

SEOUL, South Korea—The International Monetary Fund said Tuesday that it expects South Korea's economy to grow 4.75 percent next year as the global economy recovers, but urged the government to press ahead with reforms.

"All around the world, the global economy has been picking up, with growth spreading in recent months from the United States to Japan and Europe, while remaining rapid in China," IMF said in a statement.

"This rising global tide will lift Korea as well."

The IMF added it was forecasting 5.5 percent growth for South Korea in 2005.

South Korea's Finance and Economy Ministry estimates three percent growth for 2003, and expects five percent expansion in 2004.

The Fund urged South Korea to carry on with reforms, especially in the corporate sector, spawned during the 1997-98 Asian financial crisis.

Although corporate governance has improved in South Korea since the crisis, there is still a lack of transparency, the IMF said, alluding to family-owned conglomerates.

Many of South Korea's big businesses are run by one family, which wields power over them and their subsidiaries through complex funding and cross-ownership. *AP*

Indonesia posts investment jump

JAKARTA—Approved foreign investment in Indonesia rose sharply in the first ten months of this year to $9.31 billion from $6.81 billion a year earlier, the National Investment Coordinating Board said in a report seen Tuesday.

However, the 37 percent rise was largely due to a change in investment status of many projects rather than new projects, the board said.

It said the government approved a change in status of 99 domestic investments into foreign direct investment (FDI) projects worth $3.77 billion during the period, compared to 98 projects worth $1.21 billion a year earlier.

New FDI approvals rose to $4.59 billion involving 726 projects, against $4.11 billion involving 898 projects a year earlier.

Approved domestic investments during the period dropped to 17.93 trillion rupiah ($2.1 billion) for 164 projects from 20.97 trillion for 172 projects in January-October last year. *AFP*

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Reunion of BPI Science awardees this January

THE BANK of the Philippine Islands believes that science and technology are important components in national development. When BPI instituted the annual BPI Science Awards through its social outreach arm BPI Foundation, the BPI Science Awards provided the venue for encouraging budding scientists and researchers to scale higher levels of excellence in their chosen fields.

Since its inception in 1989, the BPI Science Awards has recognized and given incentives to 400 outstanding young science students from all over the country. These aspiring scientists and researchers excel in these specialized fields of science: mathematics, physics, engineering, chemistry, biology, and computer science.

The awards are given to deserving students from the following schools: Ateneo de Davao University, Ateneo de Manila University, De La Salle University, Silliman University, St. Louis University, University of the Philippines (Diliman and Los Banos), University of San Carlos, University of Santo Tomas, and Xavier University.

To celebrate the 15th anniversary of the BPI Science Awards next year, the BPI Foundation is calling on all past and present BPI Science awardees for a grand reunion.

Awardees from the National Capital Region and Luzon are marking the occasion at the Oakwood, Glorietta 4, Ayala Center, Makati City on Jan. 23, 2004 while the recipients from the Visayas and Mindanao will have theirs on Jan. 16 at the Marriott Hotel, Cebu City.

Aside from paying tribute to the awardees during the milestone event, the program also features a segment acknowledging exemplary research projects that already enjoyed publication and implementation.

The BPI Foundation, established in 1978 with a mission to uplift the social and spiritual well-being of the Filipino community, has an education program that gives heavy emphasis to science and technology development. For its scholarship programs, only students pursuing science and engineering courses with outstanding academic performances are granted scholarships.

Nowadays, winners of the BPI Science Awards receive such exciting prizes as P20,000 and possible employment as BPI as junior managers.

For more information on the BPI Science Awards reunion, call Chikoy de Castro at 816-9390, 816-9439 or 845-5533, or e-mail vfrdecastro@yahoo.com, mcjacob@info.com.ph or vltapia@bpi.com.ph, or log on to bpiscienceawardees@yahoogroups.com.

FIGARO AWARDS ROBINSONS FRANCHISE

Figaro Coffee Company recently awarded the franchise of its latest branch at Robinsons Galleria to the 50th Avenue Store Inc represented by Fatima Jaafar. The coffee shop, which opened this September, is located at the bridge way from Galleria to Robinsons-Equitable Tower. Shown during the contract signing are (seated, from left) Keena de Jesus, Fatima Jaafar, Dr. Ramon Francisco, Asia Jaafar, and Faricia Jaafar. Standing are Robert Francisco, Chit Juan and Yoya Tanseco.

CENTER FOR GOVERNANCE LAUNCHED

The Hills Center for Governance was launched recently at the Mandarin Oriental Manila. The Center aims to establish a network of corporate governance, starting with the Philippines. It is jointly funded by the World Bank and the Hills Program on Governance and is supported by the Asian Institute of Management. Present during the launch were (seated, from left) Robert Vance Pulley, World Bank country manager, Philippines, Roberto F. de Ocampo, AIM president, Roderick Hills, former chair of the US SEC, Lilia R. Bautista, SEC chair, Justice Florentino P. Feliciano, chair of the Hills Center board of advisors, Homi Kharas, World Bank chief economist of the East Asia region, and (standing, from left) Rodolfo C. Severino Jr, executive director of the Hills Center, Jose L. Cuisia Jr, co-chair of the AIM board of governors, Vicky Garchitorena, Hills Center advisor, Washington SyCip, co-chair of the AIM board of governors, Juan B. Santos, Hills Center advisor, Ms Hills, Cesar Virata, Hills Center advisor, and Ma. Nieves R. Confesor, AIM dean of the Institute.

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YAKULT WINS PEOPLE'S CHOICE AWARD

Yakult Philippines Inc, maker of the leading cultured milk in the country, added another laurel to its world-class quality product by winning the 2003 People's Choice Award for Top Energy Milk Product brand at the 19th Annual Consumers Quality Award recently held at the University of the Philippines Theater in Diliman, Quezon City. Yakult is a fermented milk drink product containing 8 billion live lactobacillus Shirota strain, the good bacteria that migrate to the intestines and improve bowel movement, prevent intestinal infection and promote better absorption of food. Dr. Minoru Shirota of Kyoto University discovered the Lactobacillus casei Shirota strain in 1930. Present during the awarding were (from left) Jonathan Navea, project chair for the National Consumers Quality Award, Raymond Corpuz, brand manager for Yakult Philippines, Mayor Susana Lozada of Mountain Province and James Lee Valentene, special projects chair.

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ABR-SBP-02-003

November 19, 2003

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Package 4
07-011-0002
- Repair of one (1) unit-three (3) classrooms @ Presentar ES, Lagangilang, Abra
- Repair of one (1) unit-three (3) classrooms @ Nagtipunan ES, Lagangilang, Abra
- Repair two (2) units-three (3) classrooms @ Cayapa ES, Lagangilang, Abra
- Repair of two (2) units-three (3) classrooms @ Tagodtod ES, Lagangilang, Abra

Package 7
07-026-0004
- Repair of one (1) unit-three (3) classrooms @ Tubo CS, Tubo, Abra
- Repair of two (2) units-one (1) classroom @ Alangtin ES, Tubo, Abra
- Repair of two (2) units-three (3) classrooms @ Supo ES, Tubo, Abra
- Repair of one (1) unit-two (2) classrooms @ Tubtuba ES, Tubo, Abra
- Repair of one (1) unit-three (3) classrooms @ Kili ES, Tubo, Abra

Projects for bidders with qualification of at least Sub-category 'small B'

Package 5
07-019-0002
- Repair of one (1) unit-three (3) classrooms @ Gapang ES, Pilar Abra
- Repair of one (1) unit-three (3) classrooms @ Dinlan ES, Pilar, Abra
- Repair of one (1) unit-three (3) classrooms @ San Juan ES, Pilar, Abra
- Repair of one (1) unit-two (2) classrooms @ Maliplipit PS, Pilar, Abra

Package 6
07-015-0001
- Repair of two (2) units-two (2) classrooms @ Malibcong CS, Malibcong, Abra
- Repair of one (1) unit-one (1) classroom @ Liwang ES, Malibcong, Abra
- Repair of two (2) units-two (2) classrooms @ Liwang ES, Malibcong, Abra
- Repair of one (1) unit-two (2) classrooms @ Tanpan PS, Malibcong, Abra
- Repair of one (1) unit-three (3) classrooms @ Bangilo ES, Malibcong, Abra

Package 8
07-001-0002
- Repair of two (2) units-three (3) classrooms @ Baay ES, Baay-Licuan, Abra
- Repair of one (1) unit-two (2) classrooms @ Subagan PS, Baay-Licuan, Abra
- Repair of one (1) unit-three (3) classrooms @ Diangay PS, Baay-Licuan, Abra
- Repair of one (1) unit-one (1) classroom @ Caoayan ES, Baay-Licuan, Abra

Package 9
07-007-0004
- Repair of one (1) unit-three (3) classrooms @ Manganip PS, Danglas, Abra
- Repair of one (1) unit-three (3) classrooms @ Padangitan ES, Danglas, Abra
- Repair of one (1) unit-three (3) classrooms @ Danglas CS, Danglas, Abra
- Repair of one (1) unit-three (3) classrooms @ Abaquid ES, Danglas, Abra

Package 10
07-026-0005
- Construction of one (1) unit-two (2) classrooms @ Dacuag PS, Tubo, Abra

Package 11
07-016-0004
- Construction of one (1) unit-two (2) classrooms @ Banat ES, Manabo, Abra
- Repair of one (1) unit-three (3) classrooms @ Banat ES, Manabo, Abra

Package 1S
07-011-0003
- Construction of one (1) unit-two (2) classrooms @ Taping PS, Lagangilang, Abra

Package 2S
07-019-0003
- Construction of one (1) unit-two (2) classrooms @ South Balioag PS, Pilar, Abra

Package 3S
07-018-0004
- Construction of one (1) unit-two (2) classrooms @ Manggoc PS, Pidigan, Abra

Package 4S
07-002-0005
- Construction of one (1) unit-two (2) classrooms @ Malita, PS, Bangued, Abra

There shall be a Pre-Submission conference on December 3, 2003/9:00 AM at the Conference room, Department of Education, Division office of Abra, Actividad Economia Street, Bangued, Abra to answer queries and clarifications concerning the above-stated projects.

Bidding documents may be purchased at DepEd Division office of Abra with address at Actividad Economia Street, Bangued, Abra for a non-refundable fee of Two Thousand Five Hundred Pesos Only (Php2,500.00) for each set. Interested bidders may obtain further information from the same address.

Bids shall be valid for a period of ninety (90) days after Bid opening and must be accompanied by a security in the amount of 2.5% of total bid price and shall be delivered to the Division's Bids and Awards Committee, Department of Education, Division Office of Abra, Actividad Economia Street, Bangued, Abra on or before December 19, 2003 / 9:00 AM at which time they will be opened in the presence of bidders who wish to attend.

(Sgd.) ROSITA C. BRILLANTES
Chairperson
Division Bids and Awards Committee
Division of Abra

(PDI – November 19, 2003)

MARYKNOLL ALUMNI ACHIEVER

Bank of the Philippine Islands senior vice president Caridad Pineda Ibarra (Grade School 1962, High School 1966, College 1970) was chosen as one of the Amazing Alumni Achievers of Maryknoll, now known as Miriam College, for 2003. Ibarra was chosen for her contribution to Philippine banking, characterized by her dedication, perseverance and hard work and by her admirable career in the banking industry. She is currently the senior vice president for central operations of the Bank of the Philippine Islands, and president of BPI Operations Management Corp. The award is given yearly in recognition of achievements in work and career, home and family, community, government, church and international relations, of distinguished alumni from Miriam College. The award is intended to serve as an inspiration fir future graduates with real-life models of service and success. The chosen alumni will be featured in an on-campus. Ibarra is one of 36 awardees for 2003.

Product Files

A toast to life with Chamdor

WHAT would a festive occasion be without the wine or sparkling bubblers? There's nothing like getting all buzzed up with all the ensuing revelry, and literally swimming in the thick of the celebratory spirit.

That's the reason why the French, as well as most nationalities, make sure that there's an overflow of wine to go with just about any occasion. Why, it's even become a dinner staple for some cultures.

Special moments would definitely be more memorable without the ensuing stupor or hangover. That's why more people are celebrating theirs with sparkling bubblers-a light and refreshing blend of 100-percent pure, unfermented grape juice that's non-alcoholic.

So, why get knocked out and miss out on all the fun? Chamdor Sparkling Bubblers are a great way to add zing to life's joyous treats without getting buzzed. Take your pick from its three varieties: the Chamdor Red, the Chamdor White, and Chamdor Peach.

Clips

Real estate analysis lecture

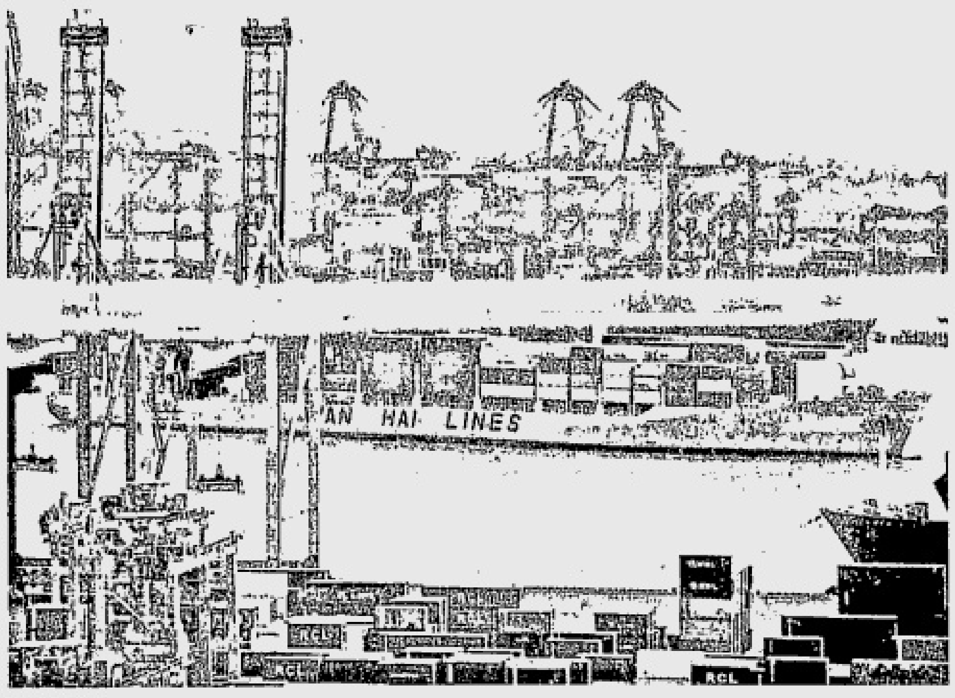
THE URBAN Institute of Real Estate will conduct a lecture on Fundamentals of Real Estate Finance and Investment Analysis on Nov. 20, 1:30 to 6 p.m. at the Asian Institute of Management Conference Center, Benavidez corner Trasierra Streets, Legaspi Village, Makati City. The seminar is part of Urban Institute's CEP Lecture Series.The lecture is also CEP-accredited by DTI. Interested parties can call the Urban Institute at 681-0928 or e-mail urbanet@pacific.net.ph.

(Stylish) man at work

THE PRESTIGE design publication of MMPI (Mega Magazines and Publications Inc), BluPrint magazine, takes you to the easy streets of fashion across the avenues of home improvement. It's the odyssey that lets you be your own handyman taking charge of domestic repairs without breaking a sweat while doing it in style. Captured by photographer Tommy Zablan, page after page features the style sense of Mela de Luna along with some handy products and tools from several DIY stores. BluPrint is now available in leading bookstores and newsstands nationwide. Call 631-2859 for more details.

Meteor shower at Seven Suites

FOR ASTRONOMERS and lovers of space, sky and stars, November is special because of a must-see spectacle—the Leonid Meteor Shower. This phenomenon can be seen from Nov. 14 to 21. The Leonid Meteor Shower is caused by the comet Tempel-Tuttle, which swings through the inner solar system every 33 years. With each visit the comet leaves behind a trail of dusty debris-the stuff of meteor showers. Seven Suites Hotel Observatory, the only hotel-cum-observatory in the country, is the perfect venue for this event. Situated at the lush foothills of Antipolo, Seven Suites' state-of-the-art telescope intensifies the viewing experience. An in-house astronomer will give guests a mini-lecture, too. The meteor shower would be best seen tonight. For more information, call 723-9366, 677-5401 and 240-5093.



A CONTAINER vessel enters the Singapore port. Singapore's economy grew at its fastest pace in eight years during the third quarter, the government said Monday while a separate set of export figures added more fuel to the city-state's economic recovery. AFP

American industries caught in US-Europe trade fight

WASHINGTON—Florida citrus growers could soon be squeezed, Louisiana farmers boiled, California nut producers shelled and North Carolina pajama-makers fleeced.

They would be just a few of the victims caught in the crossfire of an increasingly bitter trade fight between the European Union and the United States over steel. Free-trade proponents fear the biggest victim of all could be the United States' half-century of support for expanding global commerce.

The prospect of a tit-for-tat trade war has increased with the decision by a World Trade Organization appeals panel that the United States violated global trade rules by imposing tariffs of up to 30 percent on various types of foreign steel imports in March 2002.

If the administration does not remove the steel tariffs by mid-December when the WTO ruling becomes final, the EU says it will retaliate by imposing tariffs of up to 30 percent on $2.2 billion of American exports to Europe.

The 15-nation EU carefully chose its target list to inflict significant political pain in key battleground states in next year's presidential election. It put President George W. Bush in the uncomfortable position of either withdrawing the tariffs and angering steel producers such as West Virginia, Pennsylvania, Ohio and Indiana or offending a host of states whose industries will be hit by the Europeans' penalty tariffs.

"The EU drew up its list with diabolical cleverness to target products from a number of states that will be in play in the 2004 presidential race," said Brink Lindsey, a trade specialist at the Cato Institute think tank.

The target list runs the gamut from citrus products, aimed at Florida orange juice and Texas grapefruit, to rice, which would hit states such as Louisiana and Arkansas.

Other foods targeted for tariffs are various types of apples, pears, apricots, cherries and frozen and dried vegetables.

In a strike at such big textile and apparel manufacturing states as North and South Carolina, Georgia and Alabama, a wide array of clothing has been targeted, including underwear, overcoats and pajamas. *AP*

Honda weighs profit, dreams

TOKYO—It's been nearly 20 years, but Takeo Fukui still gets a twinkle in his eye when he recounts how Honda scored a historic double-win in the 1985 World Grand Prix on two motorbikes he helped develop.

Fukui's passion for auto racing and engineering is a trait shared by many of his predecessors as president of Honda Motor Co—including its iconic founder, Soichiro Honda—if not by so many shareholders.

Honda's success, despite being one of the few auto makers in the world with no capital tie-ups, has done little to put to rest criticism from some quarters that it is more eager to please its engineers than its investors.

In addition to its core business of making motorbikes and cars, Honda dabbles in aircraft engines and robots.

Fukui, who took the wheel at Honda in June, says these new sectors may not turn a profit for years to come, but that investments that keep its engineers happy will help the company find its way ahead.

"Our aim is to become the world's leading company in the broad area of 'personal mobility'—and that includes the third dimension with aircraft, and robots in the future," Fukui told Reuters at his office.

"Of course, we're running a business and if we didn't think there was profit potential, we wouldn't do it. But in addition to that, we want to pursue the company's dreams, and we need to give our young engineers a chance to do that."

Honda will not say how much of its R&D spending goes into non-core businesses. But it has said its next-generation piston aircraft engine under development will eventually be built and sold with partner Teledyne Continental Motors Incorporated of the United States.

Honda's flirtations outside the auto industry have some analysts worried about its future growth.

While its main domestic rivals, Toyota Motor Corporation and Nissan Motor Company, have continued to zoom ahead in the latest six-month reporting period, Honda posted a surprise dip in operating profit, mainly due to weak sales in Japan. *Reuters*

Microsoft enters music market

NEW YORK—The marketplace for legal online music services is about to get more crowded with tech behemoth Microsoft Corporation entering the fray.

Microsoft plans to introduce a song-downloading service next year that will compete with similar offerings from Apple Computer Inc., Roxio Inc.'s Napster and others.

News of the service was first reported Monday by The Wall Street Journal.

A company spokeswoman confirmed that Microsoft's MSN Web site will offer such a service, but declined to provide further details.

Industry analysts who have been expecting Microsoft's entry say the software giant could shake up the new, fast-growing business of downloadable tunes.

The Redmond, Washington-based company's dominant Windows operating system gives Microsoft powerful leverage, and its deep pockets could allow it to undercut competitors.

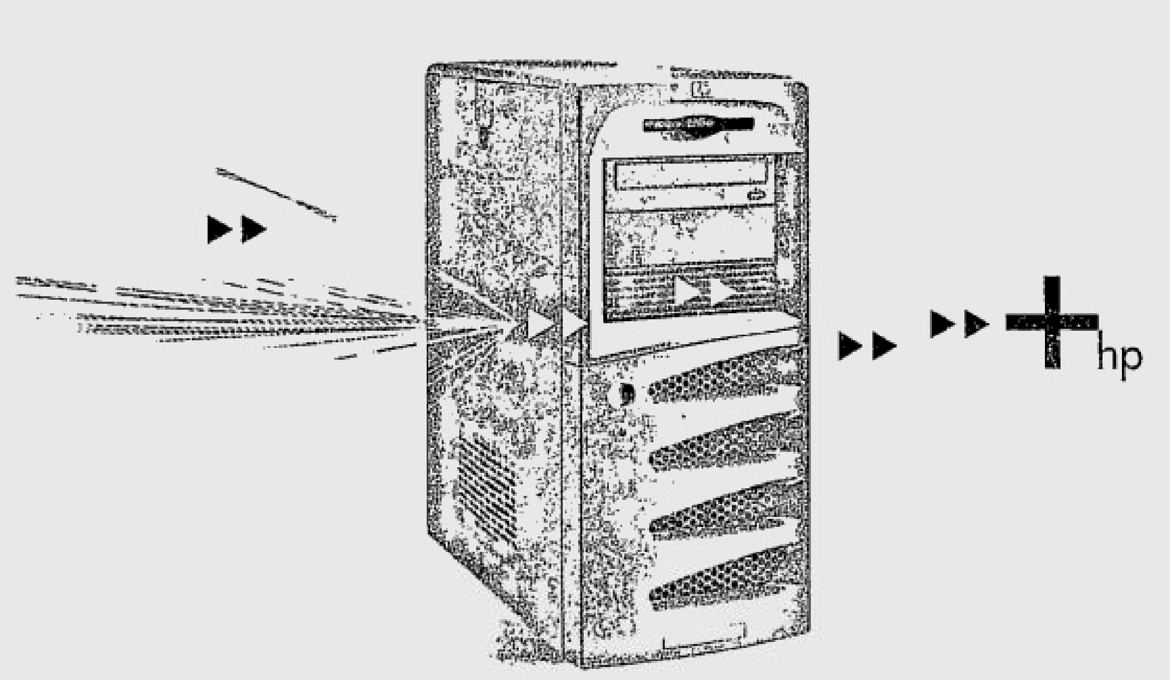
In addition, Microsoft's Windows Media Player—software that plays music and video files on computers—is already pervasive, and can be easily adapted to facilitate an online music store from Microsoft.

Apple, which helped jump-start the online music business, said it has sold more than 17 million songs for 99 cents each since it launched its iTunes Music Store in April.

Since then, a dozen rival offerings have emerged or on the horizon, including services expected from Wal-Mart Stores Inc., Sony Corp., Dell Inc. and Amazon.com.

"The current (music) era has all the characteristics of a gold rush," said Phil Leigh, an independent industry analyst with Inside Digital Media.

Microsoft shares fell 35 cents Monday to close at $25.15 on the Nasdaq Stock Market. *AP*



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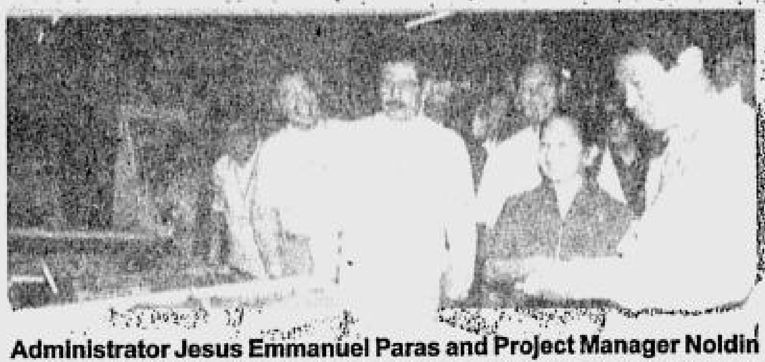
Per DTI-NCR Permit No. 3295, Series of 2003

Continuing Peace and Development through MAL-MAR Irrigation Project *finally after 14 years...*

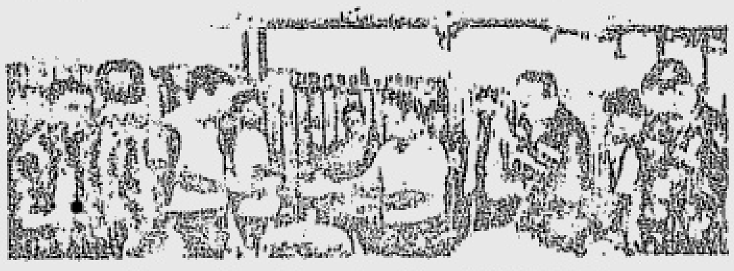


Administrator Jesus Emmanuel Paras and Project Manager Noldin S. Oyod briefs the President during her visit on the 40th Anniversary of NIA on June 2003.

The Malitubog-Maridagao Irrigation Project (Mal-Mar) will irrigate a total of 19,601 hectares of farmlands in the provinces of North Cotabato and Maguindanao. The project has two (2) stages. The first stage shall irrigate some 10,840 hectares in the municipalities of Carmen and Pikit in North Cotabato and the municipalities of Montawal (formerly Pagagawan) and Pagalungan in Maguindanao. The second stage shall irrigate 8,760 hectares in the municipalities of Pikit, North Cotabato and Pagalungan, Maguindanao.

The project is envisioned to reduce poverty by raising rural income through job generation, increased rice production, food sufficiency and sustainable peace through development in the area.

The Mal-Mar Stage I is funded by the then Overseas Economic Cooperation Fund (OECF) now Japan Bank for International Cooperation (JBIC) under Loan Agreement No PHI12, amounting to Y4,867.00 Million. Originally programmed for a seven-year implementation starting October 1989 to December 1996, the project completion date was extended to Dec. 2004 with a revised project cost of P3.1 Billion due to delays caused by the conflict in the area.

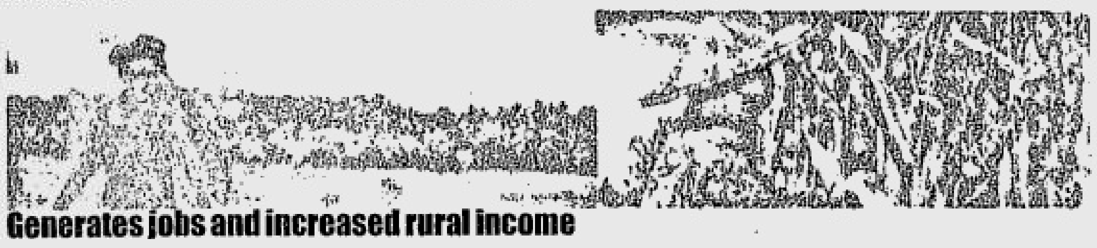


Combatants for Peace

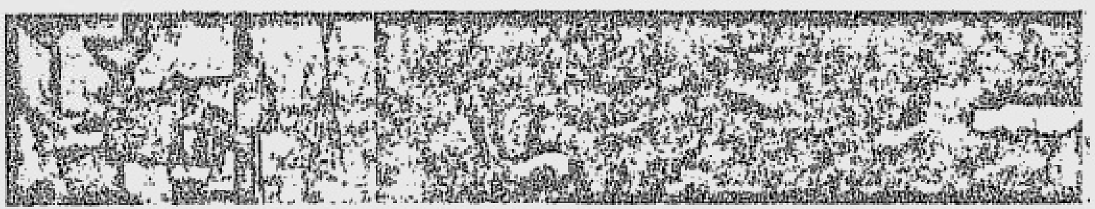
The peace and order situation in the target area for the Mal-Mar Stage I have remarkably improved after the development of its irrigation and drainage components. After 3,120 hectares out of the 6,256 hectares of land targeted for generation had been planted to crops, the 195 fully armed men in the area, particularly in Bgy. Kilangan, Pagalungan in Maguindanao Province were enticed to give up their arms and return to the fold of the law. In a related issue, two warring clans in the irrigable area of the project have come to a peaceful agreement after realizing that the Mal-Mar could improve their livelihood and their future. Engr. Noldin Oyod, the project manager, was able to convince the contending groups respectively led by Datu Samad Idol and Datu Sultan Alonto, who were then engaged in a bloody dispute over ownership of a 200-hectare land in the area, to peacefully settle the said dispute. In the peace agreement forged between the two warring groups, the 200-hectare land in dispute was declared a "Peace Zone" wherein carrying of guns was prohibited. It also allowed residents to return to the disputed land and continue tilling the same. Cong. Guimid Matalam of the 2nd District of Maguindanao, Datu Dima Ambil of the MNLF, as well as some local leaders, traditional leaders, and officials of the 602nd Brigade Command witnessed the peace process.

Last April 24, 2003, the Arroyo administration launched the Mindanao Natin (National Initiative) Program, which covered among others, a comprehensive rehabilitation of the Clusters in Pikit-Pagalungan-Pagagawan, Carmen-Pres. Roxas-Damulog, and Triple SB (Siocon - Siraway - Sibuco and Balinguian). The comprehensive rehabilitation program included the construction and repair of damaged houses and social infrastructure, livelihood support and skills training, completion of short–gestating projects and provision of education, health and social services. Likewise, the fielding of SALA'AM soldiers to assist DSWD and NAPC on KALAHI-CIDSS, MBN and psycho-social and medico-civic services was undertaken.

Impact of the Project



Generates jobs and increased rural income

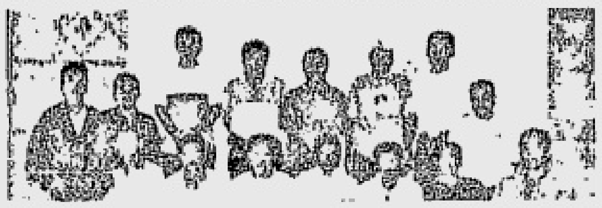


it has upgraded level on farming technology

	Before	Now
Production per Hectare	**34 Cavans**	**84 Cavans**
Land value per Hectare	**P 20,000**	**P 100,000**

increased rice production and food sufficiency

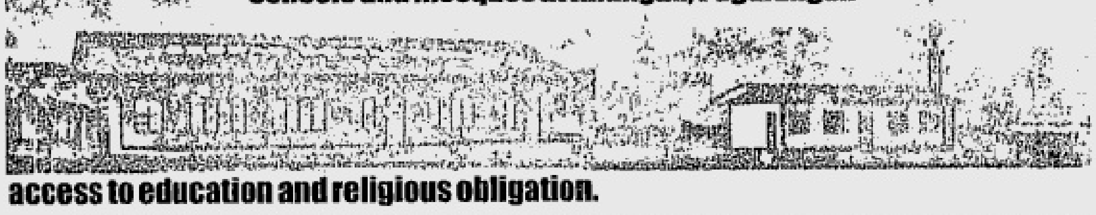
attained peace and order



attained unity

..by organizing Farmer Irrigators Association

Schools and mosques at Kilangan, Pagalungan



access to education and religious obligation.

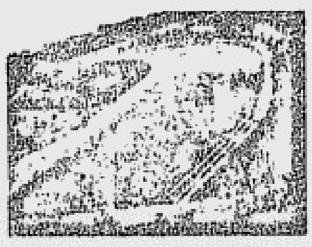
easy access to market

Diversion Dam

Road Systems

Service Roads
143 kms.

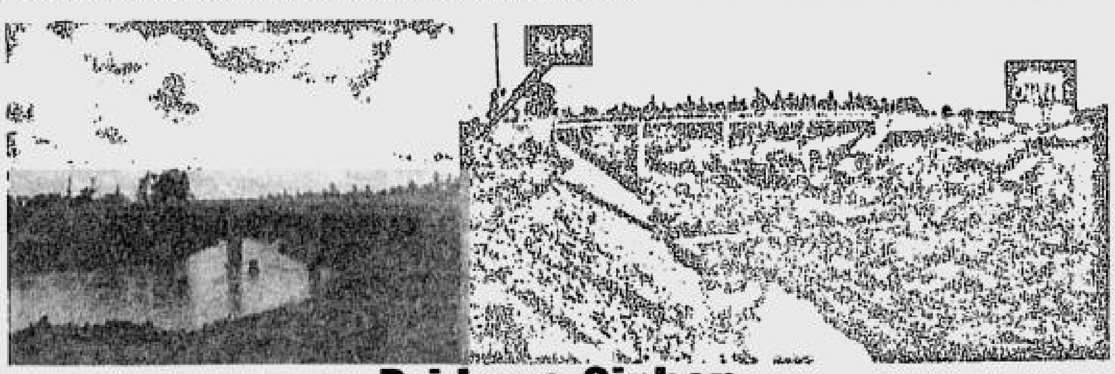
Access/Intrasite Roads
54.92 kms.



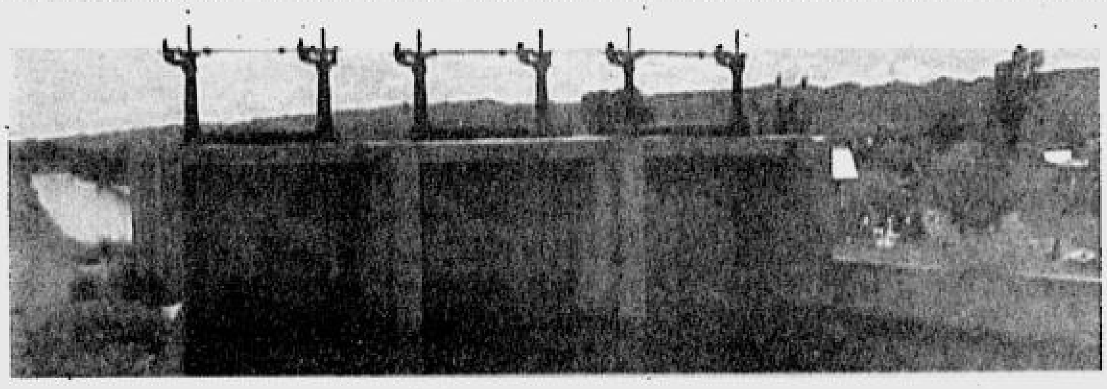
Total length of
earth & lined canals

Main Canal	46.0kms.
Lateral Canals	96.4kms.
Drainage Canals	57kms.

DIVERSION DAM
MARIDAGAO AREA



Bridge & Siphon



Canal Structure 349 units

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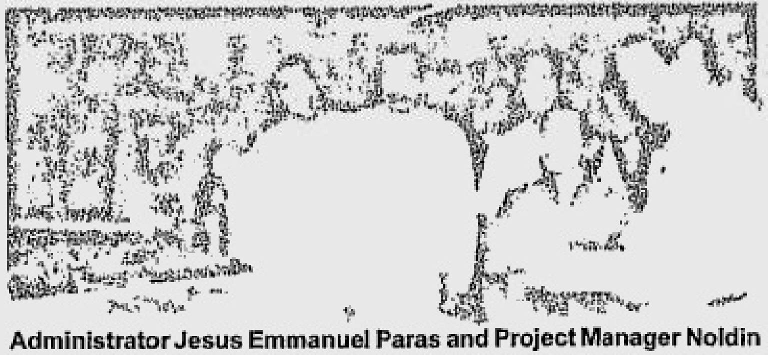
Continuing Peace and Development through MAL-MAR Irrigation Project *finally after 14 years...*



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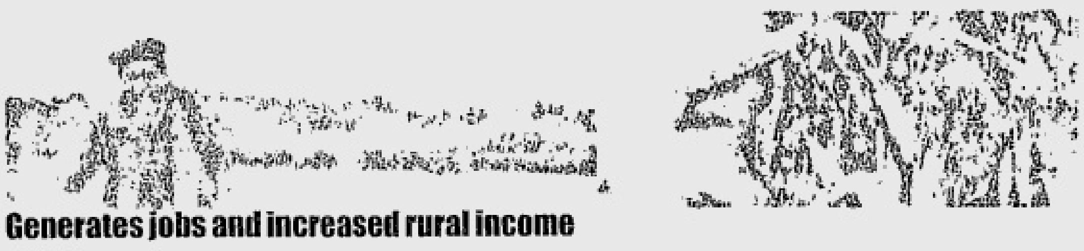
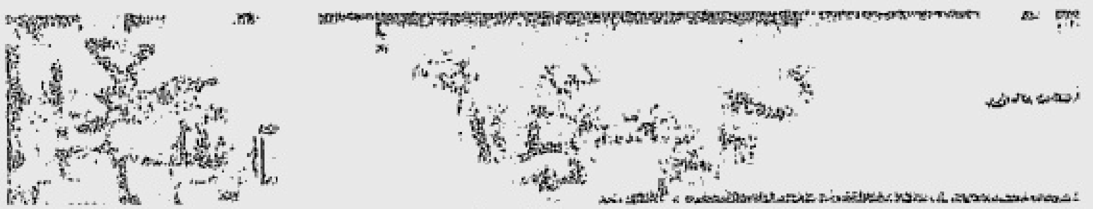
Impact of the Project



Generates jobs and increased rural income



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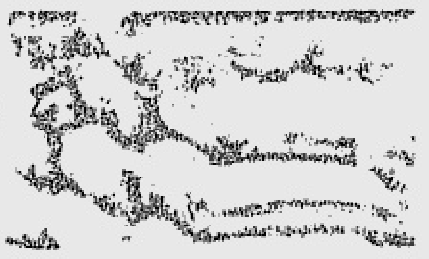

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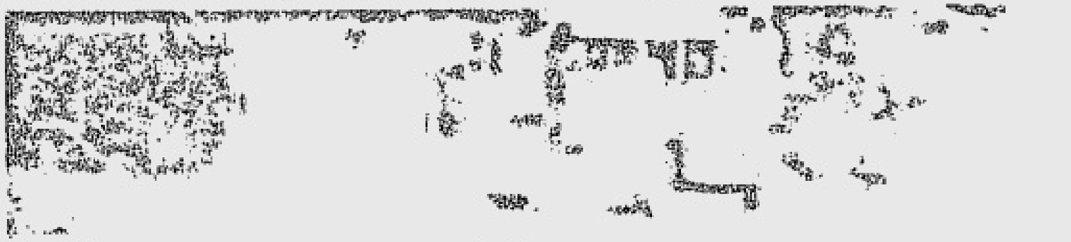
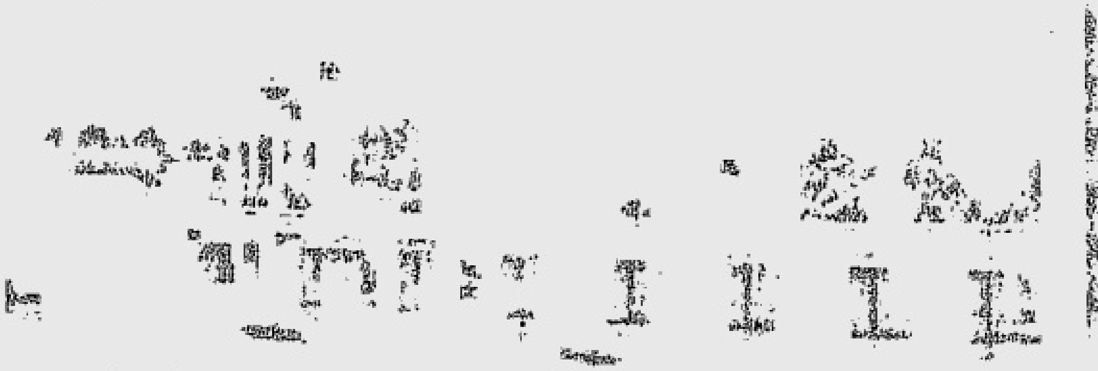
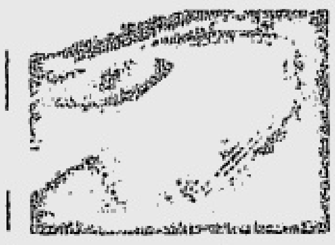


easy access to market

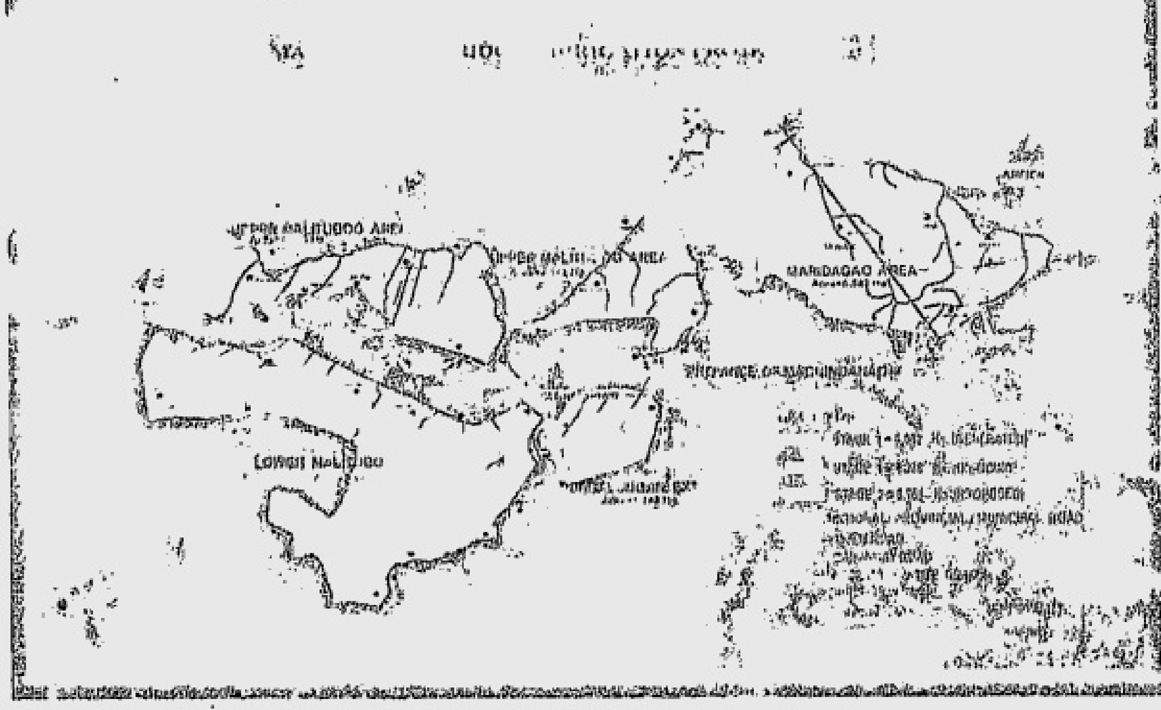


Diversion Dam

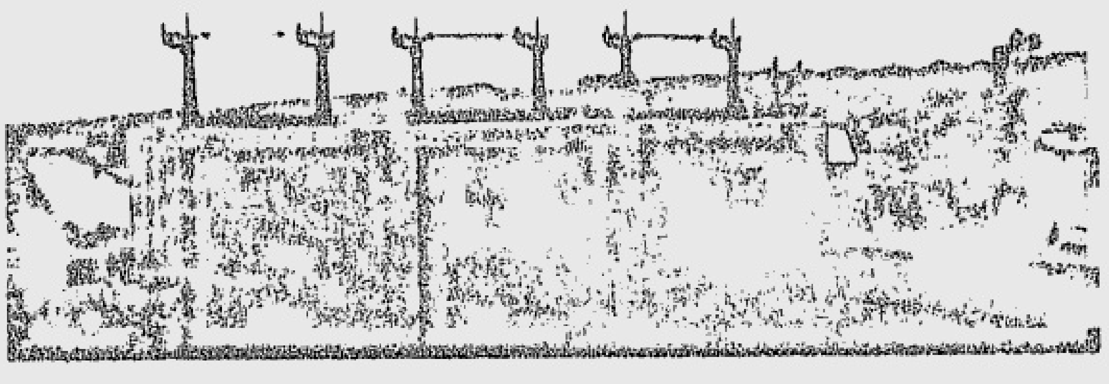
Road Systems



Main Canal
Lateral Canals
Drainage Canals



Bridge & Siphon



Canal Structure

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National Irrigation Administration

JAPAN
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Numbers that speak Peace

Bridge:
To connect
two (2) Provinces, the Maguindanao and North Cotabato,
Six (6) Municipalities, namely: Kabacan, Carmen, Pikit, Pagagawan, Pagalungan, and Aleosan.

Description:
two (2) lanes
(6 m wide, 100 m long)

Siphon:
To convey irrigation water to 4,278 hectares (Stage 1) in the Municipality of Pikit and 7,619 hectares (Stage 2) in Pikit and 1,142 hectares in Pagalungan

Description:
2 Box type concrete barrels measuring
2.3 meters x 2.3 meters, 162 meters

Beneficiaries: **Stage 1= 4,549families**
Stage 2= 5,840 families

HISTORY OF PROJECT IMPLEMENTATION

October 1989 – Start of the project which was funded by the Government of the Philippines (GOP).

February 9, 1990 – Signing of Loan Agreement between the OECF (JBIC) and the GOP amounting to P1.047 Billion.

February – Dec. 1990 - Moro National Liberation Front (MNLF) attempted to occupy Pikit, Poblacion resulting to skirmishes against the Armed Forces of the Philippines and the slowing down of project implementation. Physical Accomplishments as of December was only 0.16%.

Jan. 23, 1991 - Contract Signing for Engineering Consulting Services between NIA and the ACJV composed of SANYU, ELC, MIESCOR and EDCOP for the construction supervision of work under Stage I, detailed design works for Stage II and training and institutional development.

November 11, 1992 – Signing of Contract Agreement between the NIA and the Shinsung Corp. for Mal-Mar Contract No. I. Cumulative Physical Accomplishment as of Dec. was 0.66%.

November 30 – Dec. 31, 1993 - Encounter between the AFP and the MNLF. The MNLF withdrew and sought refuge in the campsite of Shinsung Corp. where the contractors' personnel were caught in the crossfire. Peace negotiations were made and the Korean and Filipino staff were finally able to return to their respective homes. However, the incident was repeated which forced Shinsung Corp. to transfer its equipment from the campsite to the Municipal Hall of Pagalugan, Maguindanao. Project Accomplishment at this point is 5.42%.

January 7, 1994 – Signing of Peace Covenant in Pikit, Cotabato by the concerned Local Government Units (LGUs), AFP, and the Civilian Muslim Leaders in the Project Area. The group pledged to support the continuous construction of the Project. Construction work resumed on March 5, 1994.

August 1-27, 1994 - Crisis Management Committee (CMC) was created composed of concerned LGUs and the AFP. MNLF occupied Shinsung Corp. campsite and demanded the withdrawal of the AFP troops in the area. In the process, Shinsung employees were again held as captives and construction work was suspended.

November 7, 1994 - In order to resolve the conflict, the Task Force Mal-Mar was created per Administrative Order 155. The peace covenants were signed between the government and the Muslims for a collective effort to support the project. Cumulative Physical Accomplishments to date is 10.29%.

January 21, 1995 - Suspension of the Consulting Services until April 2, 1995 due to the prevailing conflict in the area.

April 27, 1995 – Termination of Mal-Mar Contract No. 1 by GOP and Shinsung Corporation (Korean Corp.) due to the peace and order situation. NIA and local contractors continued the Project.

January –December 1996 - Encounters between the AFP and the MNLF became more frequent and violent and construction had to be suspended from time to time. Cumulative Physical Accomplishment is 12.96%.

October 1997 – President Fidel V. Ramos inaugurated the pump facilities in Carmen, Cotabato and correspondingly distributed 30 heads of carabaos and plows to the farmers. This government gesture was appreciated as a sincere desire of the government to stop the political and tribal conflicts in Mindanao.

December 1998 - Engr. Noldin S. Oyod, a native of Maguindanao, was designated as the new Project Manager. Review and planning workshops for the PMO, frequent dialogues with the beneficiaries, consultation meetings with the local leaders, tribal leaders and the military were conducted. Al Haj Murad, the Vice Chairman for Military Affairs of MNLF supported and respected the negotiated arrangement to ensure expeditious implementation of the project. Cumulative Physical Accomplishment is 32.84%.

December 21, 1999 – The major work was awarded to China Electric Power Technology Import and Export Corporation (CETIC) after the take-over of implementation by the administration and the Maguindanao consortium of local contractors failed.

January 2000 – Monitoring Advisory Group for Mal-Mar (MAG Mal-Mar) was created and headed by Honorable Emmanuel Piñol, Governor of Cotabato province together with the Honorable Zacaria Candao, the Governor of Maguindanao.

March 2001 – Presidential Assistant for Mindanao Jesus Dureza supported the "peace zone" and sustained the peace negotiations.

June 2001 – Administrator Jesus Emmanuel Paras, the new NIA Administrator committed to finish the project with assurance on the quality and its timeliness.

July 23, 2001 – President Gloria Macapagal Arroyo highlighted the Mal –Mar Project in her State of the Nation Address (SONA) ***"I want this dam to be completed at last because it will irrigate 3,000 hectares immediately"***.

Sept 22, 2001 – President Gloria Macapagal-Arroyo inaugurated the diversion dam of Malitubog Maridagao Irrigation Project which irrigated 3,120 hectares.

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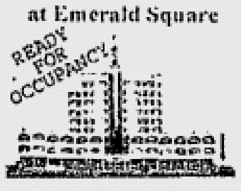

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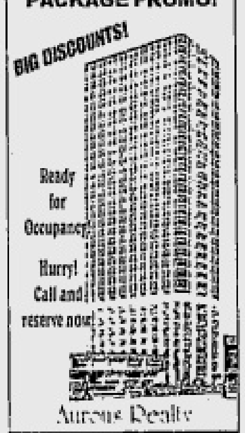

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KNOW ALL MEN BY THESE PRESENTS:

That I, FRANCISCA V. PENARANDA, of legal age, residing at 615 N. Meyler St., San Pedro, California, U.S.A. 90731, after duly sworn to according to law, deposes and say that:

a) That I am revoking the General Power of Attorney (With Durable Provision) of Mrs. Anastacia B. Villamor, residing at Banezville I, Apitong, Tacloban City, Leyte, Philippines, notarized by Notary Public Patrick Di Bernardo last May 15, 2000 and acknowledged by Philippine Consul Roy B. Ecraela under Official Receipt No. 5174, Service No. 16475, Doc. No. 0962, Page No. 102, Series of 2000.

b) That I am attaching a Xeroxed copy of said copy of the General Power of Attorney (With Durable Provision) including the acknowledgement signed by the Philippines Consul Roy B. Ecraela

c) That the purpose of this revocation of General Power of Attorney of Mrs. Anastacia B. Villamor is to stop her from using said authority given to her in dealing with any of the Real Estate Transactions, Tangible Personal Property Transactions, Bond, Share and Commodity Transactions, Banking Transactions, Business Operating Transactions, Insurance Transactions, Claims and Litigations, Records, Reports and Statement and the Durable Provision

PRINCIPAL FURTHER SAYETH NONE

IN WITNESS WHEREOF, I have hereunto affix my signature this 22 day of July 2003 at California, USA

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PUBLIC NOTICES

ANNOUNCEMENT

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AUCTION SALE

MEYCAUAYAN-FILIPINAS Pawnshop, Aliw Complex, Calvario, Meyc. Bulacan. All unredeemed pledges of May 2003 will be auctioned on Nov. 24, 8:30 am. Lanuza & Sons-Auctioneer. (PDI-November 19, 2003)

REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF NATIONAL DEFENSE
GENERAL HEADQUARTERS
ARMED FORCES OF THE PHILIPPINES
Camp General Emilio Aguinaldo, Quezon City
Telefax Nr 421-2327; 911-6001 Loc. 6592
website: www.afp.mil.ph
e-mail: cosb.j9@afp.mil.ph

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID RE-PUBLICATION

The Armed Forces of the Philippines invites all manufacturers to apply for eligibility and to bid for the Supply and Delivery of Dental Equipment, with an approved budget of Twelve Million Pesos (Php 12,000,000.00) chargeable against the AFP Modernization Program CY 2002 funds, broken down into five (5) components, as follows:

Dental Equipment	Qty	Budget
Amalgamator	10	200,000.00
Dental Unit Chair Intraoral Camera Monitor	10	7,350,000.00
Dental Unit Chair Endodontic Module	5	2,150,000.00
Endodontic Unit and handpiece	10	1,550,000.00
Light Curing Unit	15	750,000.00
TOTAL		12,000,000.00

Only bids from entities who are manufacturers, and exclusive suppliers/distributors of said equipment shall be entertained.

Bid documents for each component will only be available for issuance starting **November 19, 2003** until **November 28, 2003** during office hours at the BAC Secretariat, Office of the Deputy Chief of Staff for Capability, Materiel and Technology Development, J9, GHQ, AFP, 3rd Floor, Bulwagang Mabini, Camp General Emilio Aguinaldo, Quezon City upon payment of **One Thousand Pesos (Php 1,000.00)** each, which is not refundable. The form of payment shall be in cash or cashier's check in favor of the AFP Modernization Act Trust Fund.

A Special Power of Attorney, issued by the prospective bidder, authorizing its representative to purchase the bid documents in its behalf, shall be required before issuance of said documents.

Deadline for submission of applications for eligibility requirements and the bid envelopes is on **December 1, 2003** at 08:00 AM (local time) and followed by the Opening of Bids at 08:15 AM at the Silid Panday Pira.

The Armed Forces of the Philippines reserves the right to reject any or all bids based on the grounds specified in RA 9184 without assuming any obligation whatsoever for any expenses or losses that may be incurred by the bidder in the preparation of his bid.

BY AUTHORITY OF THE CHAIRMAN, BAC

(Original signed)
ALEXANDER D. ALEO
Brigadier General, AFP
Vice Chairman, BAC for GHQ Projects

(PDI – November 19, 2003)

Trans Co

National Transmission Corporation
Visayas-Operation and Maintenance
Banilad Power Complex Nasipit, Talamban, C.C.
Tel. No. 346-3427, 346-9449

INVITATION TO PREQUALIFY AND TO BID
AD NO. TRANS-VIS-2003-13

Pre-bid Conference : November 26, 2003 @ 2:00 PM at the District 2 Office
Bidding Dates : December 4, 2003 @ 2:00 PM at the District 2 Office

The National Transmission Corporation, Administration Division-Visayas invites interested parties to apply for eligibility and to submit sealed bids on **(pls. see above schedule)** to be opened publicly at Transco Bidding Room, Banilad Power Complex, Nasipit, Talamban, Cebu City for the following requirements:

PR NO.	DESCRIPTION	QTY./UM	APPROVED BUDGET (ABC) (in pesos)
PTOM-03-087	Angle bars, 2-1/2" x 2-1/2" x 1/4" x 20', ASTM A36	4,100 lengths	3,198,000.00

All Bids should be within the Approved Budget of Contract to be Bid in order to qualify.

Eligibility forms and bidding documents are available starting November 12, 2003, at the Materials Management Services Section from 9:00 AM to 4:00 PM, Monday to Friday, upon payment of a non-refundable fee of Php 200.00/ schedule and presentation of TIN/Supplier's Number (DCE). Last day of issuance of bidding documents will be on November 26, 2003.

For further inquiries please contact Mr. J.D. Rosell thru telephone number (032) 346-9449 or fax number (032) 346-3427.

Prospective Bidders shall signify conformance to bidding terms and conditions as required and shall ensure the same through proper submission/execution. The procurement rules and regulations used in this transaction shall be in accordance with the Implementing Rules and Regulations of Executive Order 40 and as amended by Republic Act 9184.

The Corporation reserves the right to accept or reject any or all bids, waive any defects therein and to annul the bidding process and reject all bids at anytime prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for the basis of BAC's action.

(Sgd.) OCTAVIO G. BRIONES
Chairman, BAC

(PDI – November 12 & 19, 2003)

PUBLIC NOTICES

LEGAL NOTICE

Notice is hereby given that the estates of the late ROSALINA ESTABILLO NAREDO and ULPIANO NILO NAREDO, consisting of their conjugal share over two real estate properties and improvements located at #79 Interior Kamias Quezon City and #20 Mapagmahal Street, referred as Property Index nos: 93125 (and 93125-A) and 9-2797 (9-2797-1001), respectively, and were adjudicated to his surviving heirs namely, Barbara Mae Naredo-Dacanay, Editha Naredo, Evangelina C. Naredo and Olive Joy C. Naredo by means of public document executed on Nov. 10, 2003 and ratified before Atty. Alfonso B. Pajimna, Notary public for and in Quezon City, Metro Manila, and entered into his Notarial Registry as Doc. No. 461; Page No. 94; Book No. 481; Series of 2003.
(PDI-Nov. 12, 19 & 26, 2003)

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DBP Development Bank of the Philippines

INVITATION TO BID

The Development Bank of the Philippines will receive sealed bids on November 27, 2003, 2:00 p.m., Auditorium of the DBP Head Office, Sen. Gil Puyat Ave. cor. Makati Ave., Makati City for the following properties on **CASH BASIS.**

CODE REAL ESTATE	LOCATION	DESCRIPTION	MINIMUM BID
MANILA			
CWB-7	No. 19, Road 7, Pag-asa, Quezon City	240 m² residential/commercial lot covered by TCT No. 209559 w/ 3-storey residential/ factory/office bldg.	P 6,281,600.00
BATAAN			
	Sta. Monica Homes, Sitio Wiswis, Camaya, Mariveles:	Residential lots with bldg. & imprvts.:	
AMD-MC-87	Lot – 27 Blk – 20	50 m² TCT No. T-229480	P 190,000.00
AMD-MC-88	12 9	50 m² TCT No. T-229472	P 190,000.00
AMD-MC-89	14 20	50 m² TCT No. T-229492	P 186,200.00
AMD-MC-90	8 8	50 m² TCT No. T-229471	P 179,200.00
BICOL			
BIC-DCA001	San Pedro, Sta. Elena, Camarines Norte	50,000 m² agro-residential lot (TCT No. T-46018)	P 1,531,300.00
BULACAN			
AMD-PY-91	Cagayan Valley Road, Bgy. Tambubong, San Rafael	6 contiguous industrial lots (TCT Nos. T-167376 to T-167381), total area of 45,997 m² w/ bldgs. & imprvts. and machinery & equipment	P 75,560,000.00
CAVITE			
DIG-LS-02	Bo. Mambog, Bacoor	2 adjoining residential lots (TCT Nos. T-935854 & T-935855) total area of 120 m² w/ bldg. & imprvts.	P 602,600.00
AMD-PY-92	Along Provincial Road, Bo. Sinaliw Malaki, Alfonso	768 m² residential lot (TCT No. T-369067) w/ bldg. & imprvts.	P 329,200.00
DAVAO			
	Kristina Homes Subd., Lizada, Toril, Davao City	Residential lots with bldg. & imprvts.:	
AMD-PY-93	Lot – 22 Block – 5	116 m² TCT No. T-347751	P 177,700.00
AMD-PY-94	23 1	110 m² TCT No. T-347755	P 173,200.00
AMD-PY-95	18 5	110 m² TCT No. T-347754	P 173,200.00
AMD-PY-96	37 3	110 m² TCT No. T-347753	P 173,200.00
AMD-PY-97	35 3	110 m² TCT No. T-347752	P 173,200.00
AMD-PY-98	4 5	110 m² TCT No. T-347750	P 173,200.00
AMD-PY-99	15 5	110 m² TCT No. T-347749	P 173,200.00
AMD-PY-100	34 3	110 m² TCT No. T-347748	P 173,200.00
LAGUNA			
DIG-LS-03	Bo. San Antonio, San Pedro, Laguna	2 adjoining residential lots (TCT Nos. T-468390 & T-468391), total area of 324 m²	P 939,600.00
CHATTELS (sale on "as-is, where-is" basis)			
AMD-ML-101	La Campana Compound, EDSA, Balintawak, Quezon City	1-unit Road Grader, HUBER WARCO approx. 2.5 m. blade length	P 85,500.00
CWB-7a to -7f	No. 19, Road 7, Pag-asa, Quezon City	6-units various machinery and equipment (pneumatic high speed overarm router, RU LONG / radial arm saw, MAGGI/ air compressor Ingersoll Rand / hand jointer planer, HWA SHIN / pneumatic nailer & stapler	P 600.00 to 103,600.00

BIDDERS ARE REMINDED:

1. To inspect the properties to determine their actual condition before the bidding;
2. To submit in DBP's official bid form available at the AMD-Acquired Assets, 2nd Floor, DBP Head Office during office hours; and
3. To be on time. No bids will be accepted once unsealing of the bids commences. The sale shall be subject to other terms and conditions which may be imposed by the Bank.

DBP RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS, TO WAIVE ANY FORMALITY THEREIN, OR TO ACCEPT SUCH BIDS AS MAY BE CONSIDERED MOST ADVANTAGEOUS TO THE BANK. THE DECISION OF THE BANK IS FINAL AND BINDING.

For inquiries, please call telephone numbers:

892-1566 / 893-7172 or 818-9511 loc. 2218/2252 for Code starting with AMD;
892-3836 or 818-9511 loc. 2227 or 1424 for BIC;
926-1686 or 818-9511 loc. 1411 for CWB; and
(082) 553-2933 / 553-3689 or 818-9511 loc. 1469 for DIG.

ASSET MANAGEMENT DEPARTMENT

(PDI – November 19 & 20, 2003)

Republic of the Philippines
Department of Social Welfare and Development
Batasan Pambansa Complex, Constitution Hills
Quezon City
Tel. No. 931-8101 to 07

12 November 2003

INVITATION TO BID

The TRUSTEE COMMITTEE for the Welfareville Property, through the Welfareville Development Project Bids and Awards Committee (WDP-BAC), is inviting interested parties to participate in the bidding for the sale of a portion of the Welfareville property located in Mandaluyong City known as **Parcel Two-West Side** with an approximate area of 288,770 square meters.

Interested parties may submit their Letters of Intent not later than 10:00 o'clock in the morning on 08 December 2003 and address the same for the attention of:

The Chairperson
Welfareville Development Project
Bids and Awards Committee (WDP-BAC)
c/o Asset Management Group, Ground Floor
DSWD New Building, Constitution Hills
Diliman, Quezon City

The bid Documents/Terms of Reference (TOR) for the sale of said Parcel Two shall be ready for distribution on **24 November 2003** at a non-refundable cost of Php 5,000.00 for each Bid Documents/TOR payable to DSWD in cash or manager/s check. The Bid Documents/TOR shall be obtained from **Ms. Ma. Suzette M. Agcaoili, CESO III, Director IV, Asset Management Group** at the abovementioned address, telefax no. 931-91-45 or tel. no. 931-81-01 loc. 142.

A **Pre-Bid Conference** will be held at 10:01 o'clock in the morning on **08 December 2003**, at the Boardroom, 4th Floor, DSWD New Building, Constitution Hills, Diliman, Quezon City. Only those who have submitted Letters of Intent and secured the Bid Documents/TOR shall be allowed to participate in the Pre-Bid Conference.

Deadline for submission of bids is 10:00 o'clock in the morning on 09 January 2004. Immediately thereafter, or at 10:01 o'clock in the morning, the bids shall be opened. Submission of bids and opening thereof shall be at the Boardroom, 4th Floor, DSWD New Building, Constitution Hills, Diliman, Quezon City.

The TRUSTEE COMMITTEE, through the WDP-BAC, reserves the right to reject any or all Letters of Intent or bids without offering any reason, waive any defect or required formality therein, assumes no responsibility whatsoever to compensate or indemnify a bidder for any expenses or losses that he may have incurred in the preparation of the Letter of Intent or bid or resulting from such preparation, and accept the bid which is deemed most responsive and advantageous to the government.

(Sgd.) MYLENE G. ALBANO
Assistant Secretary, DENR
Chairperson, WDP-BAC

(PDI – November 19, 26 & December 3, 2003)

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Republic of the Philippines
PROVINCE OF SOUTHERN LEYTE
MUNICIPALITY OF SOGOD
Bids and Awards Committee

Invitation for Bids (IFB)

SLT No. 05-018-0003

1. The Government of the Philippines has received a loan from the International Bank for Reconstruction and Development (IBRD) toward the cost of financing the Third Elementary Education Project (TEEP) and intends to apply part of the funds to cover eligible payments for the civil works component of the project, Bidding is open to all bidders from eligible source countries as defined in the **Guidelines: Procurement under IBRD Loans and IDA Credits.**
2. The Municipal Bids and Awards Committee (BAC) invites sealed bids from eligible bidders for the **Construction of One (1) unit – Ten (10) Classrooms Two Storey School Building** at Sogod Central Elementary School, Sogod, Southern Leyte.
3. Bidding documents may be purchased at the Office of the Mayor, Municipality of Sogod, Southern Leyte for a nonrefundable fee of Two Thousand Five Hundred Pesos (2,500.00) for each set. Interested bidders may obtain further information at the same address.
4. Bids shall be valid for the period of ninety (90) days after Bid opening and must be accompanied by bid security in the amount of 2.5% of the total bid price, and shall be delivered to Municipal bid and awards Committee, Office of the Mayor, Municipal of Sogod, Southern Leyte on or before **10:00 AM of December 15, 2003.**
5. Pre-bidding conference will be held at the Office of the Mayor, Municipal of Sogod, Southern Leyte on November 21, 2003 at 10:00 AM to respond to enquiries from the bidders and clarify matters contained in the bid documents.

(Sgd.) EDMUNDO R. VILLA
Municipal Mayor
Chairperson
Bids and Awards Committee

(PDI – November 19, 2003)

BICOL UNIVERSITY
Legazpi City

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

1. The Bicol University, Legazpi City hereby invites all interested Health Care Providers to pre-qualify for the bidding of Health Care Services for the University for Calendar Year 2003 with an approved budget of P3,000,000.00.
2. Deadline for submission of letter of Intent will be on **December 5, 2003.** Terms of Reference (TOR), Instruction to bidders, Registration and Eligibility Requirements can be obtained at the Bicol University, Legal Office, Main Campus, Legazpi City starting **November 21, 2003** upon payment of a non-refundable fee of P2,000.00. Deadline of submission of registration and eligibility requirements is on **December 8, 2003.**
3. Eligible bidder are requested to attend a Pre-bidding Conference on **December 11, 2003** at 9:00 a.m., at the Bicol University Board Room, General Administration Building, Main Campus, Legazpi City.
4. Submission of Bids
   Bidding will be on **December 17, 2003** at the Bicol University Board Room, General Administration Building, Main Campus, Legazpi City.
5. For further information, please call the Bicol University Legal Office at telephone number (052)-8217958.
6. The Bicol University reserves the right to reject any or all bids and to waive any required formality in the bids received and to accept those considered advantageous to the government.

(Sgd.) **SUSANA C. CABREDO**
SUC President IV

(PDI - Nov. 19 & 26, 2003)

Republic of the Philippines
CENTRAL LUZON STATE UNIVERSITY
Science City of Muñoz, Nueva Ecija

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Central Luzon State University (CLSU) invites interested feed millers to lease the Feed and Grains Processing Center (FGPC) "AS-IS WHERE IS BASIS" on a Toll-Packing Arrangement. The facility is capable of processing feeds for poultry and swine.

	Date	Venue
• Submission of letter of intent and Issuance of eligibility statement forms	Nov. 19-29, 2003	Univ. Business Affairs Office
• Viewing/site inspection, and briefing on Term of Reference and submission of eligibility statement forms	Dec. 1, 2003, 1:30-5:00 p.m.	Feed and Grains Processing Ctr./ Admin. Conference Room
• Opening of Proposals	Dec. 2, 2003, 2:00 p.m.	Admin. Conference Room

The University reserves the right to reject any or all proposals without offering any reasons, waive any formality herein and make an award to the bidder whose proposal is considered most advantageous to the government.

REYNALDO S. GUTIERREZ
Chairman, Bids and Awards Committee

(PDI-Nov. 19, 2003)

Notice is hereby given that Messrs. Ignacio B. Ong and Pedro M. Reyes, Jr. are no longer connected with Philippine Charter Insurance Corporation effective September 30, 2003. Any transaction or contract executed by them, singly or jointly, after said date, will not be honored and recognized by Philippine Charter Insurance Corporation.

(PDI – November 19, 2003)

SCHEDULE

November 20-Thursday
Aerobics and Fitness Association of America Mat Science, Level 2 workshop and certification
Oakwood Premiere Hotel meeting room 1B,
8:00am-5:00pm

November 21-Friday
AFAA Primary Group Exercise Workshop and certification
Oakwood Premiere Hotel meeting room 1B
8:00 am -5:00pm

November 22 – Saturday
AFAA Kickboxing workshop and certification
Paranaque rooms – Shangri-la Hotel Makati
8:00 am -5:00 pm

Fitness Managers Convention
Pasay rooms - Shangri-la Hotel Makati
8:00 am -5:00 pm

November 23 – Sunday
Personal trainers and group exercise convention and exhibit, Quezon ballroom, Shangri-la Hotel Makati 7:30 am - 5:00 pm

5:00 pm -Christmas Party, awards show and raffle

November 24-25
Nautilus Program Certification for Personal Trainers
Gold's Gym, Glorietta 3, Ayala Center Makati
8:00 am -5:00 pm.

PRESENTERS

Lawrence Biscontini
ACE Fitness Professional of the year 2002
Group Exercise Manager, Golden Door Spa, Puerto Rico

Pearles Sanborn, RFT, MEd, MBA
Master trainer USA

[illegible], B.Sc.
Sports Science, APS Regional Education Manager
Asia Pacific, Nautilus Certification Examiner

Dan [illegible], BEd, Physical Education and Health
Startrac Master Trainer, Australia

Andrew Phillips
Sportathlon Country Manager

Mark Ellis
National Sales Manager, Sportathlon

Tina [illegible]
AFPP Board of trustee, ACE and ACSM certified, Fitness Design.

Kitty Cooper
ACE certified, dance, yoga and pilates expert
AFPP coordinator for Visayas.

Tina [illegible]
ACE certified, yoga and pilates certified
AFPP Mindanao coordinator

[illegible], licensed physician trained in Graham Sloane Technique
International dance performer, guest faculty for Powerdance

[illegible]
AFPP Director, Manager - Fitness Advantage

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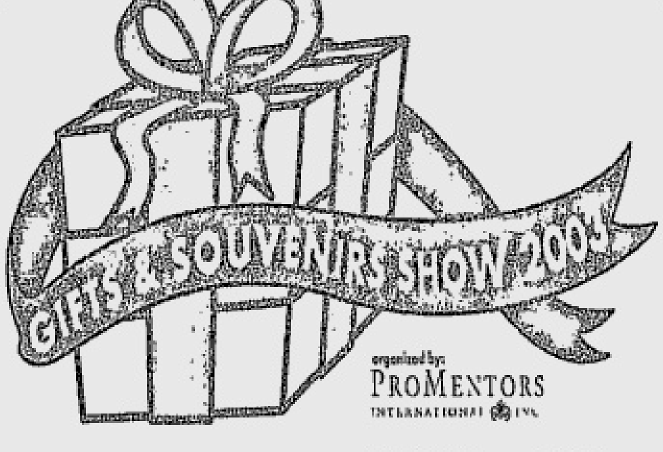

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Telefax: 655-3038
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Republic of the Philippines
ZAMBOANGA CITY WATER DISTRICT
Pilar Street, Zamboanga City 7000

Tel. No. 991-1563; 991-1857
Fax No. 991-2279
E-mail Address
zcwdccsd@jetlink.com.ph

INVITATION TO BID

The ZAMBOANGA CITY WATER DISTRICT (ZCWD) is inviting interested Licensed Suppliers of Submersible Motor/Pump and Discharge Pipings and Appurtenances to submit bids for the following:

PR/JO No.	DESCRIPTION
7073	Supply and installation of Submersible Pump/Motor & Accessories with Built-in Controls for the Canelar Moret Production Well Project (A5). Approved Budget Cost: P897,000.00
7074	Discharge Pipings and Appurtenances for the Canelar Moret Production Well Project (A5). Approved Budget Cost: P713,131.00

Interested Licensed Suppliers may obtain *Bid Forms and Detailed Specifications* at the BAC Secretariat, 2/F, ZCWD Bldg., Pilar St., Zamboanga City after payment of a minimal non-refundable fee of P250.00 for each PR.

Pre-Bid Conference	December 3, 2003 2:00 PM at the 2/F ZCWD Bldg., Pilar St., Zamboanga City
Submission of Bids	December 5, 2003 2:00 PM at the 2/F ZCWD Bldg. Pilar St., Zamboanga City

The ZCWD reserves the right to reject any or all bids, to waive minor informalities in the bids received, and to award the contract to the supplier whose bid, as evaluated by the BAC 2, is the most advantageous to the government.

(Sgd.) ALEJO S. ROJAS, JR.
BAC 2 Chairman

(PDI – November 19, 2003)

Republic of the Philippines
DEPARTMENT OF LABOR AND EMPLOYMENT
Intramuros, Manila

NOTICE OF VACANCY
OVERSEAS WORKER WELFARE OFFICER IV
(CODE: OWW04-1103)

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DOLE-HRDS at 5th Floor, DOLE Bldg., Muralla Street, Intramuros, Manila *not later than November 25, 2003.*

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EDGARDO MARCOS DE VERA

Partner, QUISUMBING TORRES

April 9, 1954 - November 17, 2003

His bereaved wife, **Liza**;
children **Isha**, **Iggy** and **Inya**; brother **Raul**;
sister-in-law **Julie** and **Jojo Simeon**;
other relatives and friends
request prayers for the eternal repose of his soul.

His remains lie in state at the
St. Jerome Emiliani Church
and Sta. Susana Parish, Commerce St.
Ayala Alabang, Muntinlupa City.

A memorial mass will be held on
Wednesday, November 19, 2003 at 7:30 p.m.

The funeral mass will be on
Thursday, November 20, 2003 at 9:00 a.m.
Cremation will immediately follow.

FROM THE FAMILY OF

BGen. JOSE V. SEMBRANO (Ret.)

August 20, 1931 – November 13, 2003

We wish to convey our profound
gratitude and sincerest appreciation
to all those who offered masses
and prayers, sent flowers, donations
and notes of sympathy, visited
and kept vigil, attended the services
and funeral rites, provided support
and who in countless ways condoled,
helped and comforted us in our hour
of bereavement.

Thank you so much.

NENA, JIJI & HERMANN,
ALEX & CHULA, GRACE, DINA,
grandchildren, brothers, sisters
and relatives.

REYNALDO A. REFUERZO

Peacefully joined his Creator
on November 16, 2003 at the age of 56.

His bereaved wife **Carmencita Miranda**; children **Emilio & Julian**; sister & in-law **Babeth & Ernie Rodriguez**; friends from Colegio de San Juan de Letran & Lyceum of the Phils; other family members & friends, request the pious readers to pray for the eternal repose of his soul.

His body lies in state at Sacred Heart Church, Dao Street, San Antonio Village, Makati City.

Interment will be on Thursday, November 20, 2003 at North Cemetery after the 8:00 a.m. Mass.

An obituary
with a picture
can be a
fitting tribute
to your departed
loved one.

Always caring...
INQUIRER OBITUARIES

OBITUARY REQUIREMENTS:
❶ Copy of Death Certificate
❷ Any identification document (I.D.)

DEATH ANNOUNCEMENT
MESSAGE OF THANKS
DEATH ANNIVERSARY
REQUIEMS
FREE OBIT DESIGN

Devoted Husband, Perfect Father...

ANSELMO "JUN" IMPERIAL-ROOT

of Dingras, Ilocos Norte
and PINK TOES, Antipolo,City

Joined his Creator at the age of 61 on NOVEMBER 17, 2003.

His loving family:
Wife - ARACELI ASTUDILLO VALERA-ROOT,
of Bangued Abra and Pink Toes Director,
Vermont Park, Antipolo City
Children - Jonas, Gail and granddaughter Betina Fiona, Jason
Brothers and Sisters-in-law & their families-
Trifon and Cora Lamorena,
Tomas and Sophie Ferrer

THE VALERA AND ROOT FAMILIES request their relatives, friends and associates to pray for JUN's eternal rest.

*His body lies in state at the **IMPERIAL CHAPEL, Third Floor, Funeraria Nacional, Araneta Ave, Q.C.***

Viewing time is from 3:00 pm to 12:00 midnight

Interment will be on Friday, November 21, 2003,
*at the **LOYOLA MEMORIAL PARK, MARIKINA CITY,***
after a 1:00pm Funeral Mass at the site.

Whoever
finds
his life
will
lose it,
and
whoever
loses
his life
for my
sake
will
find it.
Matthew 10:39

FRANCISCO "DINDO" B. VENTIGAN

of Umingan, Pangasinan & Quezon City

Peacefully joined our Lord
on November 17, 2003 at the age of 38.

His loving mama **Aurora** and late papa **Ben** (†); sister **Venice V. Teodoro**; niece and nephew **Karla** and **Cholo**, together with **Auntie Sally** and **Uncle Cesar Belisario**, cousins, nephews and nieces request the pious readers to pray for the eternal repose of his soul.

His remains lie in state at the Mortuary of St. Paul the Apostle Parish, Mother Ignacia, Q.C.

Interment will be on Friday,
November 21, 2003 after the
8:00 A.M. Mass.

For the needs of your departed Loved Ones, the following establishments can help you.

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PEOPLE at WORK

E-mail: peopleatwork@inquirer.com.ph

Editor **Raul O. Marcelo**
Subsection Editor **Regina Galang Reyes**

DIONISIO BUCCAT

ILLUSTRATION BY DIONISIO BUCCAT

How to determine your competitive advantage

By Dr. Tony Alessandra

(This is the second part of last week's article, "What is your competitive advantage?")

HOW do you determine exactly what your competitive advantage is? The best way to determine your competitive advantage is to first break down the components of your product or service into four distinct categories: competitive "uniquenesses," competitive advantages, competitive parities, and competitive disadvantages.

Let's look at each one individually.

Competitive uniqueness: What can I do for my customers that no one else can do? What can I offer that no one else can offer?

Competitive advantage: What can I do for my customer that my competitor can also do, but I can do it better and I can prove it?

Competitive parity: My competitors and I are the same here—no real differentiation.

Competitive disadvantage: Where does the competition have an advantage over me?

You may want to do your analysis by market segment, by competitor, by product or all of them. But knowing your competitive position will quickly get you on your customers' wavelength.

Pharmaceutical case

Let's say a pharmaceutical company just got FDA approval to sell a new drug. This company now has a competitive uniqueness with this drug; no one else has it.

An example of a competitive advantage might be where two companies market the same drug, but one is a large well-known company and the other is a small, relatively unknown company. Even though both are selling essentially the same product, the larger company has an advantage because it's well known and people ask for the drug by its company name because of its wide name recognition. If no real competitive advantage exists in your product, try to focus on your company reputation, your excellent service, your responsiveness and reliability or any other factors than can positively differentiate you from your competition.

Next, let's look at what things are the same between the competition and you. What do you have that is exactly like the competition but is still important to the customer? Birth control pills are a good example. Several ethical drug companies make different formulations, but all with similar records for preventing pregnancy. This is competitive parity.

And finally, what specific disadvantages does your product possess? What does the competition do better than you do? Your drug may have more side effects than the competitor's. That's a competitive disadvantage.

Mix of features

In the examples I've just given, we were talking about the whole product as being unique or the same. But what do you do if you have a product where some features may be unique, some may be advantages, some may be the same and some may be disadvantages?

Say for example, that you are selling a fax machine that is plain paper, that's (parity), because others do, too. But yours will interface with your phone, computer or car telephone, that's (uniqueness). Yours also has the highest resolution available, that's an (advantage), 300 number memory, another (advantage), but it will not do broadcasting and polling, that's a (disadvantage).

Here's an example in a service business. Federal Express will get it there overnight, but so will other companies, so that's (parity), by ten-thirty (used to be an advantage but now that's also parity). But FedEx has a provable better track record, an (advantage), and they can tell you in real time, exactly where your package is, that's a (uniqueness).

Distinguishing traits

I can't stress enough the importance of doing this analysis and knowing your competitive advantage. By doing this analysis, you'll be in a position to help your customers distinguish between you and your competition. Once they see your "uniquenesses" and advantages, it will be easier for them to make a decision in your favor.

I'm sure you can see now why it's so important to know what you have to offer that's unique. But you may be wondering, what will you do with that information once you have it? How will you get it across to the client?

You're going to use this information in every step of the sale. Your entire selling effort will be built around your competitive strengths.

Application

When you are targeting your market, you'll be looking for those clients whose needs are most likely to match your "uniquenesses" and advantages.

When you contact clients, you'll open the conversation by letting your clients know what you can do for them that no one else can do.

During the exploring phase, you'll be asking questions that will uncover client needs in the areas where you have "uniquenesses" and advantages.

When you are collaborating with the client, you'll keep the clients focused on your "uniquenesses" and advantages and show him how they match his needs.

During the commitment phase, you'll be summarizing all of the competitive advantages that your product has to offer and during the assuring phase, you'll be measuring how well your "uniquenesses" and advantages are serving your customer.

If you clearly know your competitive advantages and "uniquenesses" and are able to articulate them clearly to prospective customers, you will rise above your competition to make more sales, more profits and more long-term satisfied customers.

(Dr. Alessandra is the author of "The Platinum Rule" and a motivational speaker based in the US. Visit his web site at www.alessandra.com.)

How do I get more done at work?

WORKING WOUNDED

Bob Rosner

DEAR WW: I'm staying later and later at work to get everything done-and still feeling swamped. It makes me crazy! Do you know any good courses in time management?

Time's Not On My Side

Remember the old McDonald's slogan, "You deserve a break today?" Well, most of us deserve a break at work today, but Alabama's Lt. Governor Steve Windom may deserve one more than the rest of us. He was presiding over a rancorous session of the Alabama Senate when Nature called. Realizing that he didn't dare relinquish the gavel because his opponents would then have enough votes to pass a law that he opposed, the quick thinking Lt. Governor relieved himself into a water pitcher.

Now, this story should make you appreciate the fact that even your too-tight schedule has more flexibility than Windom's. But I'm sure there are plenty of ways to make your time go even farther. I've included a few in the Working Wounded short course in time management. You'll find more in Robert Bly's book, "101 Ways to Make Every Second Count" (Amacom, 1999).

Just enough

Do you resist the temptation to be perfect? In a perfect world, you could give everything 100%. But the workplace is far from perfect and usually requires less than perfection. So, stop wasting time reaching for all A's and instead try to "satisfice." That's a word listed in the newest version of Webster's (honest!), meaning a combination of "satisfy" and "suffice." It doesn't mean "slack off." It means determine the level of quality that each assignment requires, and give it ONLY that much time.

Can you focus on the headaches you DO have rather than the ones you MIGHT have? It's easy to lose time worrying about what's coming down the pike instead of focusing on the projects that are on your desk right now. Try to rein in your worry streak and spend time in the here and now.

Priorities

Can you trick yourself into greater efficiency? Ever notice how much work you get done right before a vacation? Try psyching yourself out weekly. Pretend you're leaving town on Friday and that all your projects have to be done. You may not work faster, but at least you'll prioritize better.

Do you ask for feedback? Feedback would be great—if only you had time to listen to the answers, right? Well, think again—because the busier you are, the more important feedback becomes. It stretches your time and increases your productivity by showing you what you're doing right and where you need to improve.

Do you procrastinate? I do—and usually for longer than it will take me (eventually) to accomplish the task I'm avoiding. Tackle procrastination by forcing yourself to do one unpleasant task each day. Preferably early in the day so you can spend the rest of the day feeling virtuous.

Hopefully, this will help you squeeze more out of your time. Which reminds me . . . Like the good Lt. Governor, I gotta go.

Poll results

Here are the results of our last workingwounded.com/ABCnews.com poll: Which song title best describes how you feel about how much time you have to do your job?

—"Time is right," 21.2%
—"Time stands still," 29.7%
—"Time is tight," 48.9%

Our winning strategy for making the most of your time comes from C.M.C. from Virginia. "While I'm 'waiting' for the PC to boot, I'm checking voice mail. While I'm 'waiting' for a document to print, I make photocopies, or send a fax. While I'm 'waiting' for the copies or fax confirmation, I return phone calls that can't wait any longer—and I opt for leaving voice mail messages whenever that's possible and I don't need an immediate response. My messages are very to the point and I leave info regarding the best time to get back to me if a 'live' response is desired. I've learned that when the systems go down—I leave (after a reasonable effort to get back on-line or up and running). If it's a must have today and the copy machine is only spewing out toner, that's what my expense account is for. It's an extra stop, but my company trusts me to make decisions about priorities and covers the extras."

(Mr. Rosner is the author of bestsellers "The Boss's Survival Guide," McGraw Hill 2001, and "Working Wounded," Warner 2000, a speaker and founder of the award-winning Working Wounded.com and RetentionEvangelist.com. He is based in Seattle, Washington, USA. Email him at bob@workingwounded.com.)

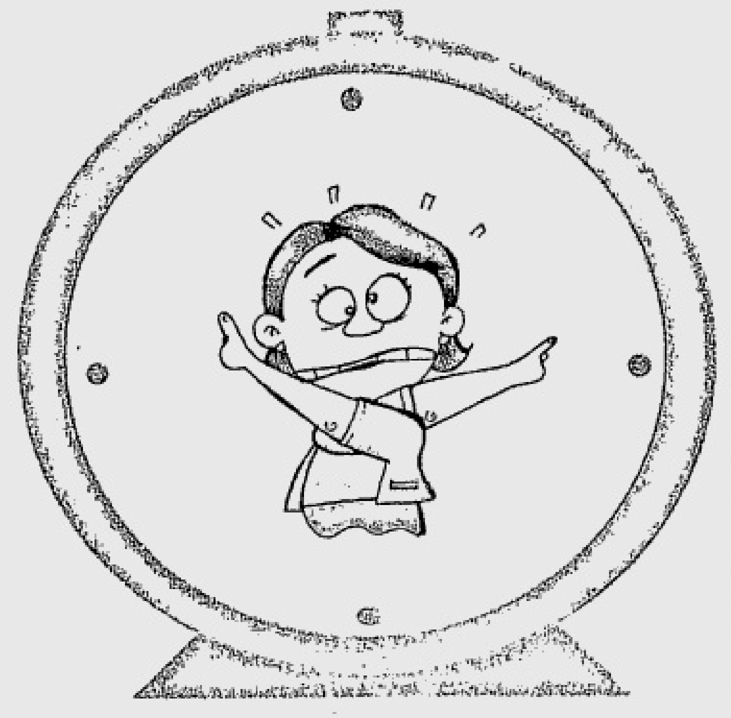


ILLUSTRATION BY STEPHANIE BRAVO

CEO-HR Partnership Forum resource persons (L-R) Timex Phils. HR Manager Sanchez, Inquirer president Romualdez, UP Board of Regents member Berba, Manila Waters HR & Corporate Services Head De Leon, and moderator Abadesco of Effectiveness Advisors.

THE PSTD convention organizers

CEOs, trainors agree on HR's strategic role

By Regina Galang Reyes

THE 3-DAY Annual Conference of the Philippine Society for Training and Development (PSTD) ended last Friday with a CEO-HR Partnership Forum with Philippine Daily Inquirer president Alexandra Prieto-Romualdez, UP Board of Regents member Filemon T. Berba Jr., Manila Waters HR/ Corporate Services Group Director Ramon de Leon, and Timex Phil. Inc. HR Manager Jeane Sanchez as speakers.

The speakers talked about the strategic role of the human resources department in an organization.

Extraordinary work

In Berba's talk, he emphasized that his "ability to lead was reinforced and made possible by my HR executives." He pointed out that a company's success is due to "many ordinary people willing to do extraordinary things." This is why Berba sees the human resources department as important in the success of a company.

He added that before, power used to reside in people with resources, while today, people with knowledge generate power. Thus, he said, "If we are to work on efficiency and competitiveness, equip people with knowledge." And he points to the human resources department as being responsible in answering the challenges of enriching, giving skills and transforming mindsets of people in organizations.

Manila Waters strategy

De Leon narrated the experience of Manila Waters' human resources group in transforming people to enable the company to rejuvenate its resources and uplift its standards of service to the public. He explained that at the start of Ayala's takeover of Manila Waters, a communications strategy was adopted to ensure that the company (Ayala) was properly introduced and anxieties of the employees addressed. De Leon also credited their customer focus strategy as one of the programs that enabled them to institutionalize change and work process improvements.

TMX Academy

Sanchez related the experiences of Timex Philippines Inc. in Cebu in honing their human resources to global standards. She related, "To ensure that we always keep up with the ever changing demands, we have established a TMX Academy to be our partner in organizing and promoting a well-informed, educated, professional and highly skilled workforce who are flexible to create a world class environment."

Inquirer experience

Romualdez cited the highly competitive environment prevailing in media with competition coming from non-traditional media channels like the Internet.

She recalled that in 1993, Inquirer clarified its vision, mission and values and started to cascade these to the employees in team building seminars conducted over three years. She also mentioned key human resource management programs in place in the company such as the performance management system based on William M. Mercer's 3Ps, the Seven Habits of Highly Effective People, and the Employee Services and Development Center.

Roadblock or warning?

Romualdez said that one of the most important lessons that she learned in the course of transforming the company is to ask, "Is this (problem) a roadblock or a warning?" She advised organizations aiming for success to "have clarity of vision and the resolve to achieve it. Have a road map and the will."

The forum was facilitated by Enrique V. Abadesco, principal consultant of Effectiveness Advisors.

Twin loves, twin challenges of a labor lawyer

LAWYER Emerico de Guzman

PHOTO BY RUDY ESPERAS

By Cecile G. Garcia

FOR Emerico O. de Guzman, the practice of labor law is a coming together, a happy marriage between his love for human resources and his love for the legal profession.

De Guzman is a lawyer, specializing in labor law, and is the youngest senior partner of the prestigious Abello, Concepcion, Regala and Cruz Law Offices (ACCRA). According to him, his exposure to human resources or HR served as a springboard and prepared him for a career in labor law practice.

Preparation

De Guzman, who has a degree in BS Psychology from the University of the Philippines, immersed himself in HR related work right after college. His first job was with the US Industries Phil., Inc. (USIPHIL) as an employment/ employee relations assistant. In that post, he had the chance to deal extensively with people—an experience that has served him well.

When he moved to the National Housing Authority (NHA) later on, De Guzman decided to take up law at UP. It was then, he points out, that his career path became clearer and more focused. He was with the human resource management department of NHA when he passed the bar and subsequently applied at ACCRA. He says, "For a while, I thought of joining the foreign service, having passed the required exam." But, in the end, he opted for law, which had always attracted him in the first place.

Law office work

ACCRA took him in as a junior associate in 1983. For two years, De Guzman was handling litigation, corporate, special projects and labor cases. In 1985, Frank Drilon, (now Senator) then head of the firm's labor department, invited the young lawyer to join his group. De Guzman looks up to Drilon and considers him his mentor, one who taught him to be fair at all times, to be compassionate.

"In labor, we handle all kinds of cases involving employer-employee relations," explains De Guzman. "These include social security, CBA, legal audit, administrative and voluntary arbitration, among others." They have 14 lawyers in the department-four senior partners, four senior associates and six junior associates.

De Guzman was named senior associate in 1986 and was appointed monitor of the firm's labor departments in 1989. Continuing to function as monitor of the labor group, he became a junior partner in 1990 and a senior partner in January of this year.

As monitor, it is De Guzman's job to review referrals (or cases) and to divide his group into teams. Each team is usually made up of three lawyers: a supervising partner, a senior associate in charge and a junior associate assisting lawyer who does the research and data gathering. De Guzman clarifies, "In complex cases, we could have more than three lawyers in a team. I supervise the progress of each case, and our group meets every week to review cases, especially critical cases."

Value of excellence

Over the years, De Guzman has learned the value of excellence, putting a premium on a job well done. He says, "Exposure to various cases has given me the opportunity to grow. It has tested my creativity, my knowledge of law, my ability to apply this knowledge, as well as my ability to deal with people." He adds, "ACCRA asks much of its lawyers and gives back in equal measure."

The 31-year-old firm, which is made up of about a hundred lawyers, breeds on meritocracy and is the perfect training ground for aspiring fresh law graduates. Says De Guzman, "When I joined ACCRA, I thought I should be a partner one day." But, unlike him, the majority drop out. Those who have intentions of setting up their own private practice later on, stay with the firm for a while to gain experience. In terms of pedigree, ACCRA is a cut above most other local law firms. A mere glance at its roster of distinguished alumni illustrates this. Among them are, Senators Franklin Drilon and Edgardo Angara, former Senator and DECS Secretary Raul Roco and Congressman Teddy 'Boy' Locsin.

Winning, losing

Like most of his peers, De Guzman is motivated by the desire to win every case that comes his way. "Winning always gives me a high," he says. "I get the same kind of high from resolving a dispute, averting a strike or succeeding in CBA negotiations, because this says something of my creativity and compassion." But, how good a loser is he? "One gets used to losing," he replies. "It's part of the game."

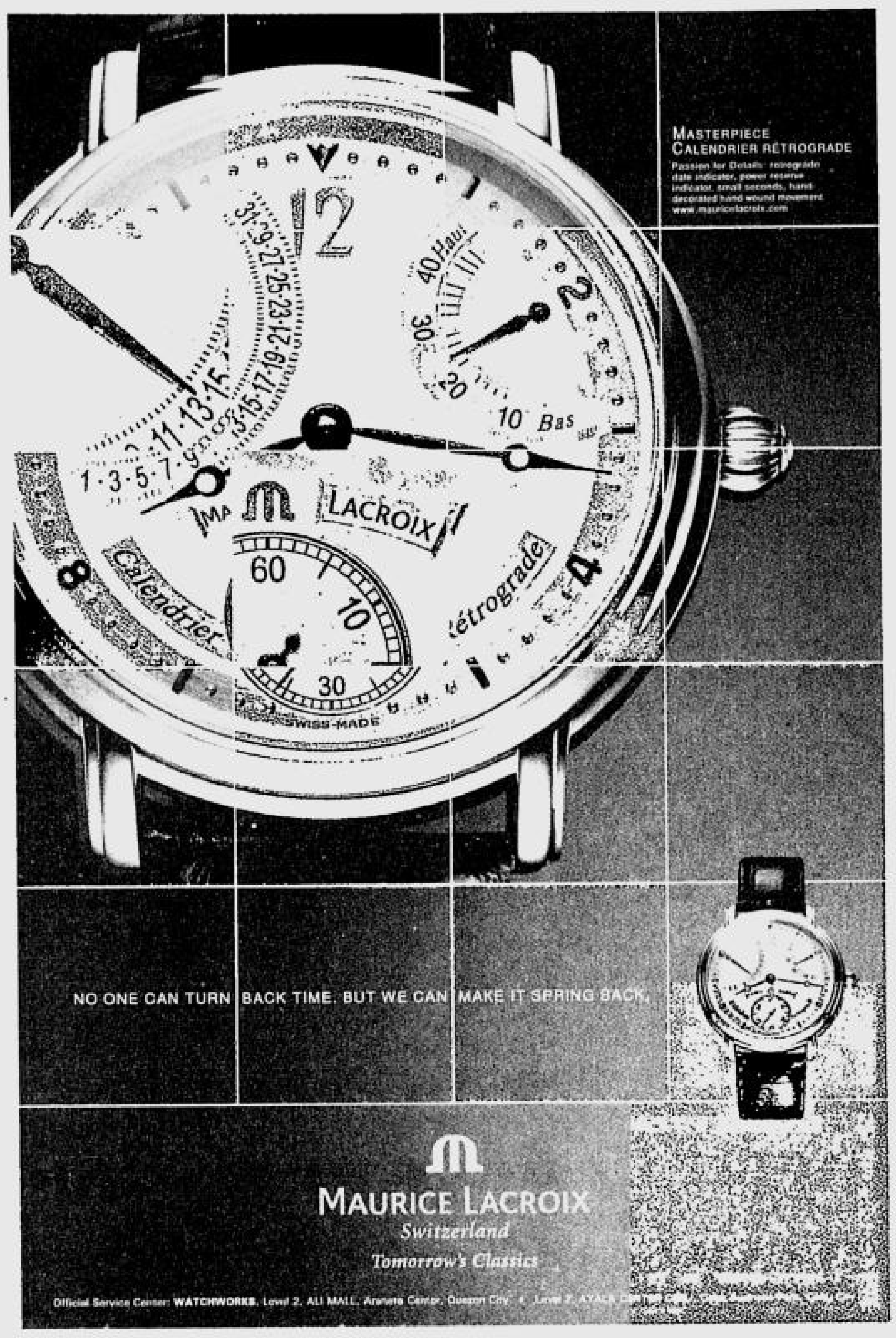
Though losing is a given, De Guzman and his group usually wins seven cases out of ten. "If the odds are against us, we try to settle," he discloses, stressing that it is important to be transparent with the client and to keep a cool head.

Family life

Law is but one of De Guzman's passions. The other one is his family. At 47, he says there's not much else he can ask of life. He has been happily married to the former Juliet Evidente for 19 years and they have two sons. De Guzman, who comes from Angeles, Pampanga plays golf as a hobby, and enjoys sharing what he knows by giving talks, which he often invited to do. He's an active member of the Personnel Management Association of the Philippines (PMAP) and has served in its board of directors for several terms.

At this point, De Guzman feels he can best contribute to ACCRA by doing his part to ensure that it continues to excel, particularly in the fields of labor and litigation. This means continuing to meet its high standards, keeping his integrity and setting a good example to the younger lawyers in the firm. With 18 more years with ACCRA to look forward to, De Guzman is pretty certain that there is more than enough time for him to make a difference and to leave his mark.

CAREER TALES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So you want to be a CPA

By Tisha Alvarez

SKIMMING through the Classified Ads of a newspaper, you will discover the high demand for certified public accountants (CPAs). There is always a need for good accountants if one expects to keep a business afloat. Accounting continues to be a popular degree program in universities, churning thousands of graduates each year.

But getting a diploma does not make a CPA; there is still the board exam to hurdle. CPA hopefuls spend months getting ready for the grueling exams, brushing up on everything they've learned in school and trying to study all the material that the exams cover. The exams require discipline. It is something you have to prepare for "physically, emotionally, intellectually, and spiritually," says Albert Balisi, a CPA top placer and now, SGV associate.

Study hours

A serious CPA exam reviewer needs to set aside an average of 10 hours a day for studying, according to Board top placers. Jennifer Galang (2nd place, May 2003 Board Exam) shares that she spent about six hours a day studying. On the other hand, Thadeus Abilla (3rd place, May 2003 Board Exam) estimates more, reviewing 11 to 14 hours on weekdays, five hours of which were spent in review classes. Jonathan Chan studied for 16 to 18 hours a day. "There were a lot of sacrifices," he says, "I wasn't able to watch my favorite TV shows. I didn't go out with my family and friends as often as before, and I had to stay up very late."

After passing the board exams, the normal path is to join an accounting firm. The busy season, which runs from December to May, is normally when CPAs see the most action. CPAs have to work, sometimes round the clock—depending on the urgency and degree of importance of engagements—to meet strict deadlines. The long hours of working together and common experiences of dealing with clients and bosses form strong, lasting relationships among CPAs.

Accounting cycle

During the six other months of the year, however, the schedule is not quite as demanding. CPAs at SGV & Co. normally go through training during the off-peak season, apart from attending to tentative accounts. In SGV, associates participate in a variety of well-programmed training sessions, not just limited to accounting updates. Many courses are geared toward the employees' personality development, ranging from business communications to self-marketing and effective presentations. The objective is to develop well-rounded professionals and equip them with skills needed in business.

New hires can expect to do some field work for clients in various industries. They visit clients' factories and offices located in or outside Manila, where they may be required to stay for days at a time. "I remember my first job assignment in Laguna," narrates Leah Marie Babasa (4th place, May 2003 Board Exam), "I had to go back to the [SGV] office each night to do some more work then return to Laguna the next morning. It was really tiring but after seeing my name written on the cover of the working papers, it felt fulfilling."

Building relationships

New CPAs will soon discover that accounting in theory is not entirely the same as accounting in practice. Sheela Go (10th place, May 2003 Board Exam) reflects, "Accounting in practice involves building relationships." Josenilo Mendoza shares the same sentiments and adds, "It's more difficult because you have to deal with clients to get the information you need. In college, all the figures were given and all you had to do was analyze them." New CPAs also acknowledge that they discover many new things as they go along. "I've been assigned to audit a bank and was shocked to hear about accounts I've never heard of. When I interviewed a bank officer about a report I was assigned to do, it was an effort to keep up with what he was saying," reveals Galang. "Since then, I've been asking a lot of questions, and learning a lot too."

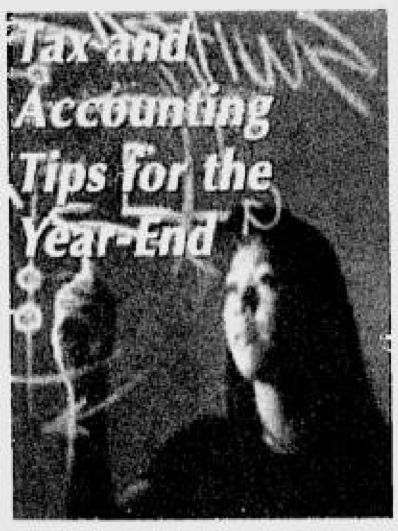
It may seem like an exhausting job wrought with many challenges, but CPAs believe that the occupation definitely has its share of rewards. "Most people look up to you once they know you're a CPA because they know that passing the board exams is not easy," says Meozah Campana (3rd place, May 2003 Board Exam). "Being a CPA, or an auditor for that matter, has provided me with in-depth knowledge about different businesses." Chiara Anne Farcon (3rd place, May 2003 Board Exam) observes, "Most people have a high regard for CPAs."

Being a CPA gives you a sense of pride. "It's a good feeling being a real professional," says Lugay, while John Paul Erasquin shares that "the three letters appearing after my name make me feel that I achieved something really good."

Albert Balisi, Jennifer Galang, Thadeus Abilla, Jonathan Chan Lugay, Leah Marie Babasa, Sheela Go, Josenilo Mendoza, Chiara Anne Farcon, Meozah Campana and John Paul Erasquin are all placers in the May 2003 Board Exams and are now associates of SGV & Co.

(CPAs and aspiring CPAs are invited to attend the 57th Annual Convention of the Philippine Institute of Certified Public Accountants or PICPA, which shall be held from Nov. 26 to 29, 2003 in Legazpi City, Albay. To register, call the PICPA National Office at tel. No. 723-0691 to 95 or email picpa@qinet.net.—PaW Ed)

The year is about to end. It is important that you are able to put in place all the tax and accounting requirements to maximize tax savings, avoid penalties for noncompliance of accounting and tax rules, and to minimize the risk of unanticipated financial reporting outcomes.



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TAX COMPLIANCE REQUIREMENTS FOR YEAR-END
by **Atty. Antonio P. Bonilla**
Tax Senior Associate, SGV & Co.

TAX PLANNING CONSIDERATIONS FOR YEAR-END
by **Mr. Joel L. Tan-Torres**
Tax Partner, SGV & Co.

IMPACT ON YEAR-END FINANCIAL STATEMENTS OF NEW SFAS
by **Mr. Gemilo J. San Pedro**
Audit Partner, SGV & Co.

8:00 am - 12 nn
5 December 2003
Skytop
InterContinental Hotels Manila
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Know the latest developments from the Bureau of Internal Revenue (BIR), as well as the various reports (and the respective revised formats) that you have to furnish the BIR before the year-end or at the beginning of next year. Also, learn of the available tax planning options that can save you money if you do these before year-end.

On the accounting side, the Accounting Standards Council has issued additional and new Statements of Financial Accounting Standards (SFAS) that took effect this year. More SFAS are expected next year. These SFAS will change the way the information in your financial statements are prepared and presented.

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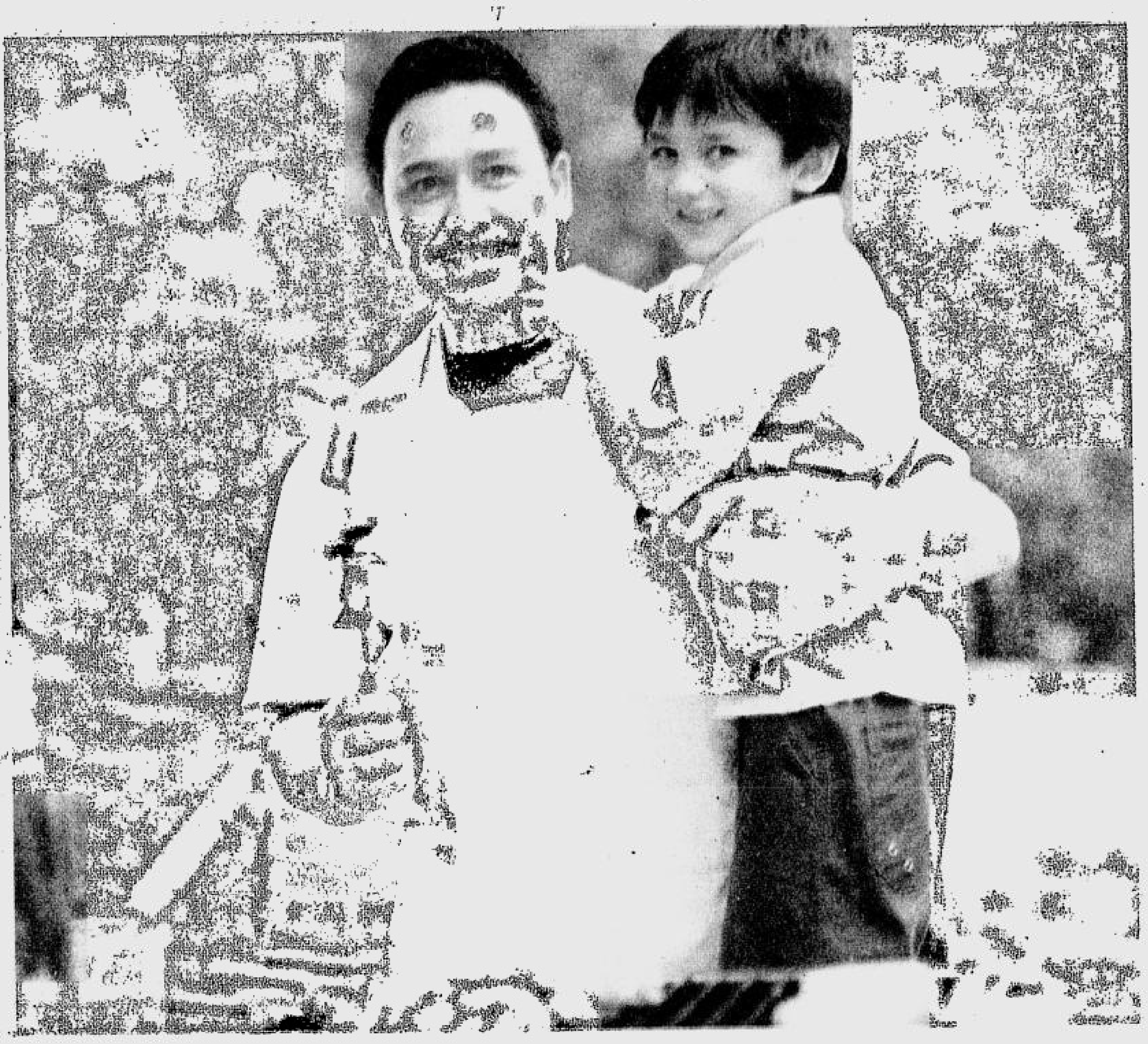

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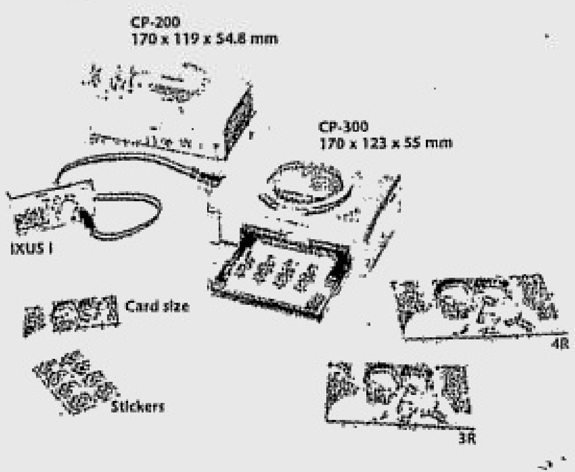

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October deficit hit P21B

By Clarissa S. Batino

INCREASED revenues and disciplined spending put the government's fiscal program back on track in October as initial figures showed that the budget deficit reached only P21.17 billion last month, a little short of the P22.78-billion ceiling.

In contrast, the Macapagal administration overshot its deficit targets in August and September due to excessive public spending.

The October figure brought the 10-month gap between collections and expenditures to P163.87 billion as against the target of P172.5 billion.

This increased the possibility that the government would meet its full-year budget deficit target of P202 billion.

"From all indications, the October deficit is within program, if not below the target," said Finance Secretary Jose Isidro Camacho.

Camacho said the budget deficit came in below target because the top two revenue agencies exceeded their collection goals in October while the Bureau of Treasury continued to perform above expectations.

Budget Secretary Emilia Boncodin added that based on disbursements of cash allocations, the government was able to rein in expenditures to below the P70-billion ceiling for the period.

"We could even post a lower budget deficit (compared to the P202-billion target)," Boncodin said.

The Bureau of Internal Revenue said it collected P35.672 billion in October, up by five percent or from its target of P33.94 billion.

The Bureau of Customs, on the other hand, said its collections last month reached P9.252 billion or P191 million higher than the P9.061-billion goal and P1.019 billion more than the collections recorded in the same period last year.

The BoC must collect P100.56 billion this year and the BIR must deliver P424 billion for the government to meet its P202-billion deficit target for the year.

RP 2003 farm growth up 3-4%

THE PHILIPPINES said on Tuesday farm output should rise an annual 3 to 4 percent this year, including a 3.7 to 4.7 percent jump in the fourth quarter, assuming weather conditions remain favorable.

Agricultural production, which contributes a fifth of the country's total gross domestic product, grew an annual 3.69 percent in 2002.

Typhoons in the third quarter of this year were a boon to rice farmers as they brought ample water for irrigation, but strong winds and flash floods destroyed wide swathes of corn crops, officials have said.

"In the last quarter this year we expect an expansion in the range of 3.7 percent to 4.7 percent, assuming we will not have typhoons and floods in the remaining seven weeks of 2003," Agriculture Secretary Luis Lorenzo told a news conference.

"Year-on-year, our agricultural growth may reach between three and four percent."

Last week, the government announced that output in the third quarter grew 4.32 percent year-on-year, sharply higher than the 1.38 percent growth posted in the second quarter.

In the third quarter of 2002, agricultural production grew a revised 1.92 percent.

"We expect across-the-board expansion," Lorenzo said of the fourth quarter.

"Poultry and livestock, fisheries and of course crops—particularly rice and corn—will likely do well."

The Philippines is the world's largest shipper of coconut oil and products, and one of the biggest exporters of tropical fruits such as mangoes and bananas.

But it is one of Asia's largest rice importers and also ships in corn and other animal feed.

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BANKS ADAPT TO DIFFICULT TIMES

Political turbulence clouds outlook for '04

By Clarissa S. Batino

TURBULENT politics in the third quarter weakened the local currency and raised interest rates mildly, but banks' finances were somewhat spared as loans, deposits, and capital resources picked up during the period.

More than accepting deposits and extending loans, banks struggled to open new markets and fresh opportunities to increase profitability in the fourth quarter and toward 2004.

Some banks, for instance, introduced products not too common in the local market like salary loans while others continued to boost their overseas remittance businesses. A lot of banks still considered their common trust fund departments as a significant business even as they continually explored new investment opportunities like placements in Philippine dollar-denominated bond issues.

Bankers believed that interest rates would remain modest for the rest of the year and this would allow them to keep their costs relatively stable.

Most were uncertain on their outlook for the coming year given the restless political atmosphere that is expected to become even more feverish in the run-up to the May presidential polls.

A banker, however, pointed out that most lenders make money during crises although he admitted that it could aggravate the conditions of those already nursing some deficiencies.

"The banking system has proven itself to be highly resilient in the face of many challenges that seem to constantly beset our economy. We are rather used to perpetually living in interesting times," said Bangko Sentral ng Pilipinas Governor Rafael Buenaventura.

In the third quarter, deposits went up 3.8 percent to P2.18 trillion from P2.1 trillion in the previous quarter as loans improved by 1.5 percent to P1.26 trillion. Banks' capital increased by almost a percent to P368.84 billion while total assets eased by 0.3 percent to P3.2 trillion compared to the second quarter although up by 5.3 percent from a year ago.

Banks generally remained healthy despite carrying huge and still increasing amounts of bad loans and foreclosed assets, although at least three mid-sized lenders including United Coconut Planters Bank continued to grapple with the burden of problematic accounts and the impact of withdrawals in the past.

Saddled with substantial non-performing loans, Philippine Bank of Communications and Prudential Bank have reportedly sought the assistance of regulators in pursuing a rehabilitation plan.

Bank rehabilitation, in most cases, would include some form of monetary assistance similar to the P20-billion that the state-owned Philippine Deposit Insurance Corp. infused into UCPB in June, which was followed by the opening of another P10-billion facility in July when it became evident that the first batch of monetary assistance was insufficient.

PBCom and Prudential Bank were 16th and 17th in terms of assets worth P50.09 billion and P48.15 billion as of the third quarter. NPLs of both banks continued to go up in the third quarter although their return-on-equity remained positive although at the low single-digit level.

Buenaventura acknowledged that banks continued to falter in the area of asset quality.

In the third quarter, soured accounts of commercial banks stood at P258.1 billion, a level P14.37 billion or 5.9 percent higher than the previous quarter although total loans also rose by P41 billion or by 2.8 percent to P1.69 trillion compared to the second quarter.

Banks' level of seized assets swelled by 20 percent to P184.31 billion in the third quarter from P153.71 billion in the previous three-month period although it was higher by only 10.5 percent from P166.8 billion a year ago.

This means that while some foreclosed assets were disposed, new assets were acquired as new NPLs were added into the list.

"The level of non-performing assets is still considered high and warrants close attention. Banks have to bring the stock of NPAs to more manageable levels in order to spur lending and build on profitability," Buenaventura said. The NPA level is the sum of NPLs and foreclosed assets.

The BSP chief urged banks to take advantage of the limited period under the Special Purpose Vehicle Act to avail themselves of tax incentives when disposing of their bad loans and assets.

As asset quality deteriorated, banks capital were eroded. Two banks are scheduled to raise funds from investors to boost capital. Security Bank will sell P3 billion worth of 10-year, tier-two papers while Philippine National Bank will issue $140 million worth of similar papers. These banks followed the lead of Metropolitan Bank and Trust Co., Equitable PCI Bank and Rizal Commercial Banking Corp.

The central bank's stricter policies on providing sufficient capital for risks kept the banking sector's average capital adequacy ratio at about 15 percent in the third quarter against the 10-percent minimum the BSP had set.

Given the uncertainties in Philippine business, most banks are choosing to stay cautious about expansions.

Union Bank of the Philippines, for instance, has the second biggest return-on-equity ratio of 25.11 percent in the third quarter, next only to world's largest Citibank with a 30.89 percent. ROE indicates the profit potential of a company given its resources.

But the bank controlled by the Aboitiz family believed that one could not just grow the financial business for the sake of expanding. Family members believed that expansion would happen at the right time.

BUENAVENTURA

As opposed to the Aboitiz's strategy, the Sy family continued to expand their presence in banking. After acquiring Banco Santander Philippines, retailing tycoon Henry Sy also increased its stake in China Banking Corp. after buying the shares of International Commercial Banking Corp. that reportedly had been promised to the Yuchengco family.

As family-owned interests continued to flourish in banking, Buenaventura said the central bank would enhance regulatory policies on corporate governance and responsibility.

"Gone are the days when directors would go to board meetings to have a good lunch. The board is responsible for guiding corporate strategy, shaping policy and monitoring proper corporate behavior," the BSP chief said.

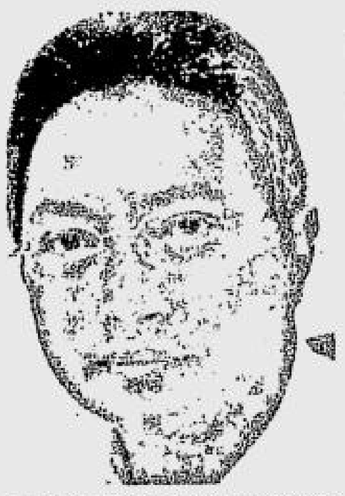
T-bills, $-linked peso notes still favored outlets in uncertain times

RECENT events that threaten national security and the political bickerings in the run-up to the 2004 national elections have been a major drag to the country's economy.

With a lot of news creating a picture of uncertainty, placing one's hard-earned money in some sort of an investment outlet to prepare for the future is indeed a wise move. But choosing the right kind of investment instruments that will ensure safety of one's money from the volatile climate should always be a top priority in making a decision.

Four bankers interviewed by the INQUIRER's Michelle V. Remo give some suggestions on what investment instruments are most preferable, considering the current economic picture.

Ruben Santos
Vice President for Treasury
Export Industry Bank



THE coming elections are a big factor causing uncertainty because no one can predict the kind of economic environment the country will have after May next year.

Whether FPJ is going to be President or somebody else, nobody knows. And the economic scenario in 2004 onwards will largely depend on who is going to win the presidential race. Uncertainty is expected to ease only after the elections.

Because nothing has really changed in the country's economic climate since early this year, investing in the dollar is still a good choice. But the problem with investing in dollar-linked instruments is that it could further pull down the peso, and that will cause even more problems for everybody.

Therefore, I recommend investors to place their money in local instruments. But for security purposes, the only advisable local instruments right now are government securities, such as treasury bills. Also, choosing government securities that have short tenors are preferable.

Interest rate right now for the 91-day T-bill is at 6 or 7 percent.

For those who want their money invested in government securities, Export Industry Bank offers a special savings account in which the pool of funds are invested in such instruments.

The interest rate for the special savings account is at around 6 percent a year.

Maria Flordelis Aguenza
President and Chief Operating Officer
Planters Development Bank

CHOOSING the right kind of investment instrument depends on factors such as the amount of risk clients are willing to take and the length of time they can afford to lock in their money.

For those who can let their money stay for at least one year, it is a good option to place one's money in a time deposit.

Right now going for dollars is a good move because you can expect the peso to depreciate over time. If you have money placed in a bank, it is good to set aside an amount that you will put in a dollar time deposit so that you will have the advantage of hedging aside from the usual earning of interest.

For those who are willing to invest in a dollar time deposit, Planters Bank has the Top Dollar product to offer. It pays 3.5- to 4-percent interest for one year and requires a minimum placement of $5,000.

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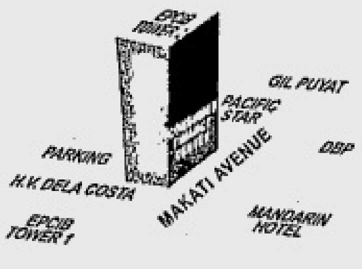

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Ranking Q3 '03	Q2 '03	Commercial Banks	Q3 '03	Q2 '03	% Change	Q3 '02	% Change
1	1	Metropolitan Bank & Trust Co.d	436,304,407,330	441,231,146,000	-1.1%	384,451,624,445	13.5%
2	2	Bank of the Philippine Islands	333,999,900,349	338,329,040,303	-1.3%	328,676,706,871	1.6%
3	3	Equitable PCI Bank	279,441,441,126	276,626,842,076	1.0%	247,200,486,648	13.0%
4	4	Land Bank of the Philippines	259,687,766,773	271,554,800,846	-4.4%	236,283,775,341	9.9%
5	5	Citibank	215,349,805,264	225,009,875,013	-4.3%	219,567,373,405	-1.9%
6	6	Philippine National Bank	199,302,198,713	194,650,530,319	2.4%	182,484,329,684	9.2%
7	7	Development Bank of the Philippines	144,383,613,233	153,203,032,104	-5.8%	147,390,777,003	-2.0%
8	8	Rizal Commercial Banking Corp.	144,007,793,924	146,778,278,560	-1.9%	148,771,500,231	-3.2%
9	9	Banco de Oro	132,513,714,786	126,872,896,816	4.4%	96,441,507,266	37.4%
10	11	China Banking Corp.	105,529,226,385	103,417,996,891	2.0%	91,839,709,923	14.9%
11	10	Allied Banking Corporation	104,212,361,287	105,728,436,990	-1.4%	101,995,943,226	2.2%
12		United Coconut Planters Banke	93,489,779,025	95,946,153,101	-2.6%	98,351,572,848	-4.9%
13	12	HSBC	75,078,584,362	71,790,212,462	4.6%	70,019,359,545	7.2%
14	14	Union Bank of the Philippines	73,330,924,099	68,459,678,086	7.1%	68,970,255,110	6.3%
15	13	Security Bank Corp.	68,821,706,029	68,526,353,548	0.4%	62,266,868,355	10.5%
16	15	Philippine Bank of Communications	50,091,987,913	51,391,767,470	-2.5%	43,255,372,493	15.8%
17	16	Prudential Bank	48,154,710,150	48,482,748,363	-0.7%	47,177,394,250	2.1%
18	17	Bank of Commerce	47,686,264,168	44,526,222,781	7.1%	39,194,564,141	21.7%
19	19	Standard Chartered Bank	41,840,653,934	39,083,816,616	7.1%	42,514,649,398	-1.6%
20	18	International Exchange Bank	41,293,373,749	39,417,017,301	4.8%	38,436,294,428	7.4%
21	20	Philippine Trust Co.	37,013,142,168	35,469,618,181	4.4%	33,276,972,707	11.2%
22	21	Export and Industry Bank	26,660,839,027	26,535,016,892	0.5%	25,025,079,287	6.5%
23	22	Deutsche Bank AG c	22,741,854,264	24,255,616,124	-6.2%	20,739,489,854	9.7%
24	23	Bank of Tokyo-Mitsubishi Ltd.	22,549,020,014	22,152,322,218	1.8%	20,933,209,237	7.7%
25	24	International Commercial Bank of China	21,912,607,435	22,018,866,706	-0.5%	24,440,108,934	-10.3%
26	27	ING Barings	18,804,226,226	16,149,036,671	16.4%	17,034,215,244	10.4%
27	25	Chinatrust (Phils.) Comm'l Bank Corp.	17,949,630,847	17,726,826,773	1.3%	16,318,033,782	10.0%
28	28	Asia United Bank	16,921,903,477	15,670,260,344	8.0%	12,831,355,961	31.9%
29	26	East West Bank	16,879,084,248	16,245,932,699	3.9%	14,463,346,399	16.7%
30	29	United Overseas Bank	16,500,697,249	15,636,022,094	5.5%	14,612,012,976	12.9%
31	30	Philippine Veterans Bank	13,699,949,169	13,532,160,163	1.2%	13,355,711,484	2.6%
32	32	Mizuho Corporate Bank	11,687,813,190	11,163,459,796	4.7%	11,535,076,283	1.3%
33	31	Maybank Phils. Inc.	11,299,929,683	11,866,632,917	-4.8%	9,562,484,801	18.2%
34	36	ABN-AMRO Bank	10,380,226,145	8,027,809,464	29.3%	18,340,987,998	-43.4%
35	33	JP Morgan Chase Bank	9,818,182,848	10,065,393,979	-2.5%	12,333,092,700	-20.4%
36	35	Australia and New Zealand Banking Group	8,869,025,458	8,157,939,064	8.7%	9,831,124,798	-9.8%
37	37	Bank of Americab	7,704,568,693	6,442,907,429	19.6%	8,733,679,278	-11.8%
38	34	Korea Exchange Bank	6,712,076,509	9,596,026,699	-30.1%	5,270,967,520	27.3%
39	38	"Banco Santander Phils., Inc.a"	5,065,382,406	5,523,359,791	-8.3%	7,076,317,292	-28.4%
39	38	"Banco Santander Phils., Inc.a"	5,065,382,406	5,523,359,791	-8.3%	7,076,317,292	-28.4%
40	39	Bangkok Bank	4,363,302,239	4,110,760,536	6.1%	3,806,584,475	14.6%
41	40	Al-Amanah Islamic Bank	86,210,457	92,631,627	-6.9%	99,968,633	-13.8%
		Global Bankd	47,397,127,896	-100.0%			
		GRAND TOTAL Php	3,202,139,884,353	3,211,465,246,414	-0.3%	3,042,307,012,149	5.3%

Total Deposit Accounts of Commercial Banks

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Ranking Q3 '03	Q2 '03	Commercial Banks	Q3 '03	Q2 '03	% Change	Q3 '02	% Change
1	1	Metropolitan Bank & Trust Co.d	335,301,608,388	342,730,611,790	-2.2%	296,325,199,870	13.2%
2	2	Bank of the Philippine Islands	266,692,199,161	268,501,923,529	-0.7%	262,629,078,292	1.5%
3	3	Land Bank of the Philippines	193,260,052,156	200,576,878,053	-3.6%	173,082,959,885	11.7%
4	4	Equitable PCI Bank	182,791,768,114	172,255,733,494	6.1%	158,150,725,260	15.6%
5	5	Philippine National Bank	146,459,242,531	143,478,076,233	2.1%	135,580,339,802	8.0%
6	6	Citibank	129,695,762,696	126,582,648,822	2.5%	141,425,660,892	-8.3%
7	7	Rizal Commercial Banking Corp.	104,589,950,334	104,780,582,515	-0.2%	97,949,682,552	6.8%
8	8	Banco de Oro	96,171,367,249	93,382,050,401	3.0%	70,405,436,214	36.6%
9	9	Allied Banking Corporation	82,356,146,126	80,500,320,489	2.3%	80,553,125,044	2.2%
10	10	China Banking Corp.	73,844,399,883	72,807,365,718	1.4%	67,186,384,525	9.9%
11		United Coconut Planters Banke	56,645,530,895			81,829,869,341	-30.8%
12	11	HSBC	56,011,598,089	55,053,043,653	1.7%	50,988,540,294	9.9%
13	13	Security Bank Corp.	44,322,715,263	42,829,987,480	3.5%	39,294,636,645	12.8%
14	12	Union Bank of the Philippines	43,911,591,787	46,319,454,243	-5.2%	40,443,153,383	8.6%
15	14	Philippine Bank of Communications	37,211,707,897	36,027,448,594	3.3%	30,927,726,253	20.3%
16	15	Prudential Bank	36,492,899,604	35,503,545,982	2.8%	35,980,654,058	1.4%
17	16	Development Bank of the Philippines	35,649,866,962	34,619,514,219	3.0%	34,634,613,094	2.9%
18	17	Bank of Commerce	34,576,180,808	32,618,839,558	6.0%	26,896,051,112	28.6%
19	18	International Exchange Bank	33,552,603,322	31,767,646,721	5.6%	31,130,256,176	7.8%
20	19	Philippine Trust Co.	31,602,808,049	30,309,483,622	4.3%	28,516,136,452	10.8%
21	20	Standard Chartered Bank	25,957,217,770	26,330,769,097	-1.4%	32,168,434,439	-19.3%
22	21	Bank of Tokyo-Mitsubishi Ltd.	16,226,328,405	15,393,977,054	5.4%	11,835,634,082	37.1%
23	23	East West Bank	12,343,515,249	12,241,435,540	0.8%	10,335,711,993	19.4%
24	22	Deutsche Bank AG c	12,274,155,229	13,316,519,124	-7.8%	13,844,501,672	-11.3%
25	24	Chinatrust (Phils.) Comm'l Bank Corp.	11,179,481,588	11,441,006,668	-2.3%	10,490,015,683	6.6%
26	28	Export and Industry Bank	10,592,987,349	7,267,152,169	45.8%	5,569,447,275	90.2%
27	25	United Overseas Bank	10,270,167,728	9,075,721,721	13.2%	9,191,107,433	11.7%
28	27	Asia United Bank	9,334,047,647	7,999,197,659	16.7%	6,049,089,326	54.3%
29	26	Philippine Veterans Bank	8,825,102,871	8,701,553,475	1.4%	8,163,448,916	8.1%
30	31	JP Morgan Chase Bank	6,625,839,970	5,424,040,915	22.2%	9,702,418,081	-31.7%
31	30	Maybank Phils. Inc.	6,113,426,798	6,365,454,103	-4.0%	5,576,272,813	9.6%
32	29	ING Barings	6,045,217,944	6,512,146,660	-7.2%	6,664,718,188	-9.3%
33	32	Australia and New Zealand Banking Group	4,678,322,502	4,091,769,459	14.3%	5,618,285,852	-16.7%
34	34	ABN-AMRO Bank	4,034,320,457	3,062,483,091	31.7%	8,059,616,001	-49.9%
35	33	Mizuho Corporate Bank	3,943,518,638	3,659,208,338	7.8%	2,645,427,492	49.1%
36	35	Bank of Americab	3,924,677,147	2,840,000,918	38.2%	4,501,226,011	-12.8%
37	36	Korea Exchange Bank	3,185,787,746	2,694,762,143	18.2%	2,600,164,713	22.5%
38	37	International Commercial Bank of China	1,761,576,626	1,862,877,730	-5.4%	2,209,154,871	-20.3%
39	38	"Banco Santander Phils., Inc.a"	1,551,751,091	1,847,406,926	-16.0%	3,403,577,738	-54.4%
40	39	Bangkok Bank	659,732,803	797,727,065	-17.3%	467,333,492	41.2%
41	40	Al-Amanah Islamic Bank	358,383,983	356,266,830	0.6%	337,099,881	6.3%
		Global Bankd29,307,593,318					
		GRAND TOTAL Php	2,181,025,558,855	2,101,926,631,799	3.8%	2,072,679,510,413	5.2%

Investment in Bonds & Other Debt Instruments of Commercial Banks

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Ranking Q3'03	Q2'03	Commercial Banks	Q3'03	Q2'03	% Change	Q3'02	% Change
1	1	Bank of the Philippine Islands	101,787,444,846	104,130,833,957	-2.3%	93,074,422,131	9.4%
2	2	Land Bank of the Philippines	94,228,525,292	84,850,251,281	11.1%	81,288,000,919	15.9%
3	3	Metropolitan Bank & Trust Co.d	81,196,300,774	81,468,735,938	-0.3%	65,743,999,581	23.5%
4	14	Philippine National Bank	42,663,477,582	39,246,975,961	8.7%	37,632,806,619	13.4%
5	7	Equitable PCI Bank	41,588,011,615	24,082,270,238	72.7%	20,822,730,603	99.7%
6	5	Banco de Oro	36,621,833,603	31,373,869,205	16.7%	19,896,692,262	84.1%
7	4	Citibank	35,634,394,726	37,938,558,105	-6.1%	31,916,658,329	11.6%
8	10	Union Bank of the Philippines	28,884,862,625	20,360,194,063	41.9%	26,120,101,376	10.6%
9	6	China Banking Corp.	26,294,126,674	27,330,472,536	-3.8%	25,906,517,425	1.5%
10	8	HSBC	24,466,556,743	23,602,346,511	3.7%	22,230,970,640	10.1%
11	9	Development Bank of the Philippines	21,709,307,572	21,628,273,320	0.4%	27,074,235,854	-19.8%
12	11	Allied Banking Corporation	15,191,391,484	15,300,653,633	-0.7%	15,413,846,923	-1.4%
13	12	Prudential Bank	14,070,945,915	11,969,254,966	17.6%	12,425,369,135	13.2%
14	17	Security Bank Corp.	12,328,812,286	8,153,447,977	51.2%	7,039,193,223	75.1%
15	15	Philippine Trust Co.	11,213,702,105	9,437,242,320	18.8%	9,155,873,247	22.5%
16	16	Philippine Bank of Communications	10,854,570,247	8,886,649,902	22.1%	7,156,707,987	51.7%
17	13	Rizal Commercial Banking Corp.	10,164,379,101	9,639,577,171	5.4%	14,271,204,998	-28.8%
18	18	Bank of Commerce	9,794,504,131	8,064,131,054	21.5%	5,933,570,816	65.1%
19	19	International Exchange Bank	7,191,114,280	6,934,192,350	3.7%	6,367,045,048	12.9%
20	20	United Overseas Bank	6,648,590,022	6,320,010,902	5.2%	5,789,967,361	14.8%
21	13	United Coconut Planters Banke	5,567,069,094			11,322,441,197	-50.8%
22	23	Export and Industry Bank	4,306,205,366	3,403,906,511	26.5%	2,171,002,191	98.4%
23	22	Standard Chartered Bank	4,089,033,015	3,948,399,598	3.6%	5,251,518,424	-22.1%
24	24	Chinatrust (Phils.) Comm'l Bank Corp.	3,755,131,159	3,269,066,874	14.9%	3,817,167,736	-1.6%
25	25	Australia and New Zealand Banking Group	2,765,360,374	2,648,883,523	4.4%	1,301,342,661	112.5%
26	26	Philippine Veterans Bank	2,593,797,705	2,548,208,360	1.8%	2,697,523,193	-3.8%
27	29	ING Barings	2,466,373,493	1,639,334,842	50.4%	942,285,966	161.7%
28	27	Bank of Americab	2,297,262,515	2,238,028,911	2.6%	2,229,365,928	3.0%
29	21	JP Morgan Chase Bank	2,226,908,762	4,078,022,446	-45.4%	994,159,068	124.0%
30	30	Maybank Phils. Inc.	1,606,485,163	1,493,891,238	7.5%	1,046,126,933	53.6%
31	28	Asia United Bank	1,192,425,434	1,701,459,806	-29.9%	538,327,195	121.5%
32	31	East West Bank	901,465,512	931,145,016	-3.2%	1,806,728,200	-50.1%
33	32	Korea Exchange Bank	597,978,293	589,332,438	1.5%	684,023,202	-12.6%
34	33	ABN-AMRO Bank	548,658,652	534,478,910	2.7%	3,322,361,202	-83.5%
35	34	Bank of Tokyo-Mitsubishi Ltd.	511,860,777	522,500,307	-2.0%	514,672,789	-0.5%
36	35	Mizuho Corporate Bank	383,305,136	382,972,232	0.1%	372,063,097	3.0%
37	36	"Banco Santander Phils., Inc.a"	338,126,626	370,100,175	-8.6%	826,694,197	-59.1%
38	37	Bangkok Bank	319,356,449	300,390,672	6.3%	236,925,363	34.8%
39	38	International Commercial Bank of China	40,005,054	41,353,163	-3.3%	47,207,402	-15.3%
40	40	Al-Amanah Islamic Bank		-	-	14,101,685	-100.0%
41	41	Deutsche Bank AG c	-	-	-		-
		Global Bankd6,421,694,260	-100.0%				
		GRAND TOTAL Php	669,039,660,203	611,359,416,411	9.4%	581,817,646,368	15.0%

Real & Other Properties Owned or Acquired by Commercial Banks

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Ranking Q3 '03	Q2 '03	Commercial Banks	Q3 '03	Q2 '03	% Change	Q3 '02	% Change
1	1	Philippine National Bank	27,392,117,075	26,754,201,658	2.4%	26,112,344,248	4.9%
2	2	Metropolitan Bank & Trust Co.d	26,667,070,280	26,120,599,084	2.1%	24,969,478,405	6.8%
3		United Coconut Planters Banke	22,226,638,065		-	21,505,705,939	3.4%
4	3	Equitable PCI Bank	15,869,944,992	14,103,527,959	12.5%	11,197,015,067	41.7%
5	4	Land Bank of the Philippines	14,436,545,957	13,871,400,698	4.1%	12,965,684,630	11.3%
6	5	Bank of the Philippines Islands	12,125,942,312	10,220,042,278	18.6%	9,494,195,597	27.7%
7	6	Rizal Commercial Banking Corp.	6,735,413,459	6,634,445,005	1.5%	6,741,049,105	-0.1%
8	7	Philippine Bank of Communications	6,410,340,955	6,417,063,546	-0.1%	6,334,663,827	1.2%
9	8	Union Bank of the Philippines	6,060,352,908	6,072,982,016	-0.2%	5,643,982,117	7.4%
10	10	Banco de Oro	5,628,800,596	5,321,274,372	5.8%	5,477,145,847	2.8%
11	13	Export and Industry Bank	5,519,665,299	4,038,151,518	36.7%	3,660,823,629	50.8%
12	9	Allied Bank	5,485,651,844	5,382,972,484	1.9%	5,390,078,095	1.8%
13	12	Prudential Bank	4,793,709,018	4,347,071,355	10.3%	3,663,437,211	30.9%
14	11	China Banking Corp.	4,381,993,764	4,397,825,906	-0.4%	4,396,708,833	-0.3%
15	14	Development Bank of the Philippines	3,873,589,363	3,805,776,882	1.8%	3,355,589,397	15.4%
16	15	Security Bank	3,566,902,508	3,731,476,953	-4.4%	3,628,454,445	-1.7%
17	16	Bank of Commerce	3,435,206,679	2,998,284,385	14.6%	1,923,627,128	78.6%
18	17.	International Exchange Bank	2,950,612,036	2,932,769,508	0.6%	3,051,908,265	-3.3%
19	18	Philippine Trust Co.	2,535,895,587	2,512,674,624	0.9%	445,866,515	468.8%
20	19	Philippine Veterans Bank	1,783,486,851	1,865,301,392	-4.4%	1,694,434,459	5.3%
21	21	Maybank Phils. Inc.	651,985,728	410,871,806	58.7%	323,997,863	101.2%
22	20	East West Bank	558,367,714	559,070,924	-0.1%	540,406,266	3.3%
23	22	Citibank	412,809,319	397,800,942	3.8%	386,472,474	6.8%
24	23	United Overseas Bank	291,536,183	302,474,209	-3.6%	329,995,122	-11.7%
25	24	HSBC	168,632,528	164,225,576	2.7%	90,703,341	85.9%
26	25	Standard Chartered Bank	129,990,641	124,308,872	4.6%	118,967,133	9.3%
27	26	JP Morgan Chase Bank	85,000,000	85,000,000	0.0%	85,000,000	0.0%
28	27	International Commercial Bank of China	43,022,183	43,022,184	0.0%	55,928,933	-23.1%
29	28	Al-Amanah Islamic Bank	38,841,600	39,519,229	-1.7%	39,830,550	-2.5%
30	30	Banco Santandera	17,176,250	17,176,250	0.0%	25,126,400	-31.6%
31	31	Asia United Bank	15,155,219	10,155,219	49.2%	10,155,219	49.2%
32	29	ABN-Amro Bank	14,523,849	25,850,668	-43.8%	35,336,349	-58.9%
33	32	Bangkok Bank	5,097,600	5,097,600	0.0%	5,098,475	0.0%
		Bank of Americab	-	-	-	228,622	-100.0%
		Global Bankd	3,106,375,593				
		GRAND TOTAL Php	184,312,078,368	153,712,415,103	19.9%	166,805,815,099	10.5%

Total Capital Accounts of Commercial Banks

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Ranking Q3 '03	Q2 '03	Commercial Banks	Q3 '03	Q2 '03	% Change	Q3 '02	% Change
1	2	Metropolitan Bank & Trust Co.d	52,075,228,663	51,174,038,750	1.8%	50,058,893,106	4.0%
2	1	Bank of the Philippine Islands	51,130,813,614	51,342,151,904	-0.4%	50,528,259,948	1.2%
3	3	Equitable PCI Bank	42,177,403,878	42,095,565,310	0.2%	40,536,813,942	4.0%
4	4	Philippine National Bank	23,689,664,680	23,775,603,172	-0.4%	14,344,786,219	65.1%
5	5	Land Bank of the Philippines	22,114,152,466	22,137,722,476	-0.1%	20,513,071,962	7.8%
6	6	Development Bank of the Philippines	19,406,443,168	19,121,288,105	1.5%	19,015,702,947	2.1%
7	7	China Banking Corp.	17,156,256,006	16,973,639,328	1.1%	15,084,251,688	13.7%
8	9	Union Bank of the Philippines	15,276,954,766	14,849,455,458	2.9%	13,157,348,110	16.1%
9	8	Rizal Commercial Banking Corp.	15,217,953,165	16,826,683,739	-9.6%	15,415,644,499	-1.3%
10	10	Banco de Oro	14,574,197,889	14,397,196,665	1.2%	13,475,677,818	8.2%
11	11	Allied Banking Corporation	13,919,626,653	14,293,504,579	-2.6%	13,064,842,132	6.5%
12	12	Security Bank Corp.	10,225,152,592	10,204,990,189	0.2%	9,505,259,317	7.6%
13	13	Prudential Bank	9,397,581,057	9,057,574,270	3.8%	8,588,215,537	9.4%
14	14	Philippine Bank of Communications	6,470,100,670	6,731,421,026	-3.9%	6,688,125,724	-3.3%
15	15	Citibank	4,663,444,350	4,662,790,344	0.0%	4,660,331,263	0.1%
16	16	Export and Industry Bank	4,445,051,304	4,382,309,362	1.4%	4,385,774,733	1.4%
17	17	Philippine Trust Co.	4,191,663,549	4,128,780,514	1.5%	3,897,884,751	7.5%
18	18	International Exchange Bank	4,175,179,610	4,103,211,359	1.8%	3,851,358,585	8.4%
19	19	Chinatrust (Phils.) Comm'l Bank Corp.	3,858,218,651	3,728,545,209	3.5%	3,361,866,100	14.8%
20	20	Bank of Commerce	3,671,008,764	3,686,895,166	-0.4%	3,649,191,830	0.6%
21	21	Philippine Veterans Bank	3,618,421,356	3,614,818,632	0.1%	3,805,577,587	-4.9%
22		United Coconut Planters Banke	3,557,233,959			3,622,076,967	-1.8%
23	22	Asia United Bank	3,496,702,089	3,430,610,123	1.9%	3,126,264,882	11.8%
24	24	East West Bank	2,885,776,295	2,893,519,606	-0.3%	2,802,415,430	3.0%
25	23	ABN-AMRO Bank	2,847,885,995	2,984,388,683	-4.6%	2,792,083,448	2.0%
26	25	"Banco Santander Phils., Inc.a"	2,592,098,483	2,625,726,326	-1.3%	2,634,638,617	-1.6%
27	26	Maybank Phils. Inc.	2,355,802,791	2,419,071,169	-2.6%	2,267,658,337	3.9%
28	27	United Overseas Bank	1,924,718,204	2,072,444,951	-7.1%	1,340,876,182	43.5%
29	29	ING Barings	1,358,788,646	1,329,110,336	2.2%	1,517,332,080	-10.4%
30	28	HSBC	1,348,527,451	1,343,973,497	0.3%	1,350,000,000	-0.1%
31	30	Standard Chartered Bank	1,256,834,500	1,256,834,500	0.0%	1,243,200,000	1.1%
32	31	Bank of Tokyo-Mitsubishi Ltd.	720,433,671	720,433,671	0.0%	720,433,671	0.0%
33	32	Deutsche Bank AG c	625,219,597	625,000,000	0.0%	625,000,000	0.0%
34	33	Mizuho Corporate Bank	601,912,599	601,912,599	0.0%	601,912,599	0.0%
35	34	Australia and New Zealand Banking Group	562,750,324	528,714,128	6.4%	548,480,408	2.6%
36	35	Bank of Americab	422,500,000	422,500,000	0.0%	422,500,000	0.0%
37	36	International Commercial Bank of China	405,434,000	405,434,000	0.0%	405,434,000	0.0%
38	37	Bangkok Bank	265,831,677	265,831,677	0.0%	265,831,677	0.0%
39	38	Korea Exchange Bank	257,000,000	257,000,000	0.0%	257,000,000	0.0%
40	39	JP Morgan Chase Bank	223,285,468	256,445,157	-12.9%	242,464,021	-7.9%
41	40	Al-Amanah Islamic Bank	(321,583,629)	(311,565,620)	-3.2%	(263,035,244)	22.3%
		Global Bankd	7,451,155,268				
		GRAND TOTAL Php	368,843,668,971	365,415,568,361	0.9%	351,562,600,139	4.9%

"Loans, Discounts & Advances of Commercial Banks"

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Ranking Q3'03	Q2'03	Commercial Banks	Q3 '03	Q2 '03	% Change	Q3 '02	% Change
1	1	Metropolitan Bank & Trust Co.d	192,148,210,941	186,793,765,380	2.9%	154,202,577,334	24.6%
2	2	Bank of the Philippine Islands	142,953,219,146	147,763,650,114	-3.3%	141,142,316,863	1.3%
3	4	Equitable PCI Bank	105,302,355,765	109,505,624,296	-3.8%	104,396,953,321	0.9%
4	3	Land Bank of the Philippines	97,845,931,339	121,842,658,201	-19.7%	95,250,679,606	2.7%
5	5	Citibank	82,460,155,460	80,029,905,828	3.0%	75,613,845,563	9.1%
6	6	Development Bank of the Philippines	65,847,594,031	65,521,241,897	0.5%	63,946,617,374	3.0%
7	8	Rizal Commercial Banking Corp.	61,035,996,700	62,332,022,474	-2.1%	66,870,488,439	-8.7%
8	7	Philippine National Bank	60,808,607,078	63,095,829,262	-3.6%	66,099,883,014	-8.0%
9	9	Banco de Oro	53,842,540,605	53,880,059,822	-0.1%	47,383,953,421	13.6%
10		United Coconut Planters Banke	46,924,096,855			38,989,516,926	20.4%
11	10	Allied Banking Corporation	38,195,446,661	40,184,083,581	-4.9%	37,267,785,052	2.5%
12	12	China Banking Corp.	33,731,249,758	35,023,370,198	-3.7%	35,611,975,755	-5.3%
13	11	Security Bank Corp.	32,265,869,322	35,030,090,998	-7.9%	31,850,464,357	1.3%
14	13	HSBC	21,665,915,279	19,545,520,738	10.8%	22,072,991,109	-1.8%
15	14	Standard Chartered Bank	20,631,942,028	18,882,058,455	9.3%	19,055,267,068	8.3%
16	18	Bank of Commerce	18,117,743,401	17,099,136,999	6.0%	14,707,078,656	23.2%
17	16	International Exchange Bank	17,584,808,497	17,234,652,295	2.0%	20,144,835,015	-12.7%
18	17	Philippine Bank of Communications	17,099,031,137	17,232,101,122	-0.8%	17,155,156,844	-0.3%
19	15	Prudential Bank	16,654,267,549	17,345,861,002	-4.0%	18,147,394,750	-8.2%
20	20	Union Bank of the Philippines	14,352,422,901	12,126,942,109	18.4%	12,979,398,244	10.6%
21	19	Philippine Trust Co.	13,817,086,234	12,137,913,184	13.8%	14,584,977,028	-5.3%
22	22	Bank of Tokyo-Mitsubishi Ltd.	10,671,946,113	10,718,717,952	-0.4%	10,324,851,415	3.4%
23	21	Chinatrust (Phils.) Comm'l Bank Corp.	10,292,760,647	11,224,368,545	-8.3%	8,876,521,644	16.0%
24	24	East West Bank	9,952,566,886	9,772,670,260	1.8%	8,900,431,100	11.8%
25	23	Asia United Bank	9,875,965,341	10,319,589,242	-4.3%	7,658,900,665	28.9%
26	27	ING Barings	9,144,522,125	8,984,365,144	1.8%	10,942,962,698	-16.4%
27	25	International Commercial Bank of China	9,121,725,555	9,459,101,867	-3.6%	9,398,172,780	-2.9%
28	30	Deutsche Bank AG c	8,562,074,123	6,325,409,175	35.4%	5,414,107,055	58.1%
29	28	United Overseas Bank	7,135,205,539	7,118,755,395	0.2%	6,468,946,665	0.10
30	26	Export and Industry Bank	6,795,194,262	9,351,102,928	-27.3%	10,707,121,988	-36.5%
31	29	Maybank Phils. Inc.	5,866,327,630	6,658,377,706	-11.9%	4,927,096,902	19.1%
32	31	Mizuho Corporate Bank	5,112,312,934	5,788,963,294	-11.7%	8,065,370,853	-36.6%
33	32	Philippine Veterans Bank	5,099,483,886	4,794,992,078	6.4%	4,016,672,742	27.0%
34	34	ABN-AMRO Bank	3,371,590,703	2,756,889,932	22.3%	5,307,138,445	-36.5%
35	33	Australia and New Zealand Banking Group	2,625,337,631	3,094,445,552	-15.2%	2,735,637,561	-4.0%
36	37	Korea Exchange Bank	2,030,831,693	1,308,535,164	55.2%	1,444,123,956	40.6%
37	35	Bangkok Bank	1,972,780,969	1,787,036,461	10.4%	1,606,141,059	22.8%
38	38	Bank of Americab	1,437,327,667	1,281,761,080	12.1%	1,549,861,847	-7.3%
39	36	"Banco Santander Phils., Inc.a"	1,421,892,308	1,707,552,788	-16.7%	1,364,169,552	4.2%
40	39	JP Morgan Chase Bank	883,629,426	969,483,573	-8.9%	790,450,101	11.8%
41	40	Al-Amanah Islamic Bank	2,480,791	2,728,850	-9.1%	3,155,943	-21.4%
		Global Bankd28,032,762,478					
		GRAND TOTAL Php	1,264,660,446,916	1,246,031,334,941	1.5%	1,236,008,753,277	2.3%

Return on Equity

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Ranking Q3 '03	Q2 '03	Commercial Banks	Q3 '03	Q2 '03	Q3 '02
1	3	Citibank	30.89%	25.46%	27.58%
2	10	Union Bank of the Philippines	25.11%	13.55%	13.14%
3	6	China Banking Corp.	21.39%	19.54%	23.88%
4	5	Australia and New Zealand Banking Group	21.32%	20.33%	19.43%
5	7	Chinatrust (Phils.) Comm'l Bank Corp.	17.77%	19.24%	15.98%
6	9	HSBC	14.38%	13.68%	22.53%
7	8	Rizal Commercial Banking Corp.	13.35%	14.95%	12.18%
8	12	Asia United Bank	12.81%	11.18%	19.20%
9	16	International Exchange Bank	12.43%	9.57%	17.12%
10	23	International Commercial Bank of China	11.50%	5.68%	-91.36%
11	14	Development Bank of the Philippines	11.11%	10.20%	14.93%
12	11	Bank of the Philippine Islands	10.40%	11.36%	10.12%
13	13	Land Bank of the Philippines	10.37%	11.02%	8.40%
14	19	Korea Exchange Bank	9.70%	7.30%	6.98%
15	18	Banco de Oro	9.46%	7.89%	8.46%
16	33	Bank of Commerce	9.38%	1.66%	12.12%
17	27	Standard Chartered Bank	9.25%	3.70%	6.25%
18	20	Allied Banking Corporation	8.40%	6.31%	3.15%
19	15	Security Bank Corp.	7.45%	9.74%	5.94%
20	30	Bank of Tokyo-Mitsubishi Ltd.	6.85%	2.41%	7.30%
21	22	Metropolitan Bank & Trust Co.d	6.17%	6.16%	6.32%
22	21	Philippine Trust Co.	6.14%	6.19%	7.65%
23	24	Philippine Veterans Bank	5.74%	5.46%	4.33%
24	26	Prudential Bank	5.26%	4.75%	3.66%
25	17	East West Bank	5.12%	8.30%	13.02%
26	31	ING Barings	3.95%	2.38%	7.79%
27	29	Equitable PCI Bank	3.61%	2.88%	18.43%
28	28	Export and Industry Bank	2.85%	3.39%	11.23%
29	25	Philippine Bank of Communications	2.62%	5.23%	4.04%
30	35	Mizuho Corporate Bank	2.61%	0.50%	5.01%
31	2	Deutsche Bank AG c	1.31%	30.98%	20.90%
32	34	Philippine National Bank	0.90%	1.00%	-19.00%
33	4	ABN-AMRO Bank	0.41%	24.10%	-32.60%
34	1	Bank of Americab	0.00%	66.83%	-16.97%
35	32	"Banco Santander Phils., Inc.a"	-1.84%	2.01%	3.82%
36	38	Bangkok Bank	-9.00%	-17.60%	-0.20%
37	39	JP Morgan Chase Bank	-15.87%	-24.30%	29.05%
38	36	Maybank Phils. Inc.	-19.41%	-12.30%	-13.63%
39	37	Al-Amanah Islamic Bank	-26.03%	-15.23%	-19.42%
40	40	United Overseas Bank	-40.62%	-63.36%	-53.91%
41		United Coconut Planters Banke	-227.26%	-77.87%	-66.18%
42		Global Bankd		0.14%	

Non-Performing Loans of Commercial Banks

(2nd & 3rd quarters 2003 & 3rd quarter 2002)

Q3 '03	Q2 '03	Commercial Banks	% Change Q3 '03	% Change Q2 '03	NPL amount Q3 '03	NPL amount Q2 '03	Total loans Q3 '03	Total loans Q2 '03
1	1	Al-Amanah Islamic Bank	89.00%	88.00%	7,139,856	7,271,106	8,022,310	8,262,620
2	2	United Overseas Bank	55.01%	59.23%	4,818,578,225	5,048,134,712	8,759,458,689	8,522,935,526
3	3	Philippine National Bank	50.00%	49.00%	48,061,487,831	48,546,451,807	96,122,975,662	99,074,391,443
4	6	Prudential Bank	38.26%	29.59%	6,930,115,770	5,586,800,265	18,113,214,245	18,880,703,836
5	7	Philippine Bank of Communications	28.26%	23.60%	6,374,779,974	6,142,226,463	22,557,607,835	26,026,383,319
6	5	Bank of Commerce	27.68%	29.67%	6,183,276,519	6,254,293,042	22,338,426,729	21,079,518,172
7		United Coconut Planters Banke	25.35%		13,743,408,425	-	54,214,628,893	
8	9	Maybank Phils. Inc.	21.62%	19.37%	1,637,140,621	1,637,400,407	7,572,343,299	8,453,280,368
9	11	Land Bank of the Philippines	19.89%	16.45%	25,447,699,315	24,336,202,855	127,942,178,557	147,940,442,888
10	8	Export and Industry Bank	19.78%	19.72%	2,134,070,025	2,744,144,787	10,789,029,449	13,915,541,516
11	4	Bangkok Bank	19.00%	30.20%	539,383,971	855,194,263	2,838,863,008	2,169,517,427
12	13	Allied Banking Corporation	16.16%	15.28%	8,294,860,000	8,730,797,000	51,329,579,208	57,138,723,822
13	15	China Banking Corp.	15.42%	15.19%	8,972,914,699	8,804,815,804	58,190,108,294	57,964,554,338
14	17	Equitable PCI Bank	14.99%	14.97%	23,040,244,997	24,615,582,578	153,704,102,715	164,432,749,352
15	14	Rizal Commercial Banking Corp.	14.75%	15.25%	15,338,122,000	15,096,679,000	103,987,267,797	98,994,616,393
16	12	Philippine Veterans Bank	14.73%	15.46%	964,503,337	1,022,590,151	6,547,884,163	6,614,425,297
17	16	Metropolitan Bank & Trust Co.d	13.86%	15.02%	32,929,175,339	31,110,919,888	237,584,237,655	207,129,959,308
18	18	International Exchange Bank	13.41%	13.03%	2,696,234,723	2,678,973,498	20,106,150,060	20,560,042,195
19	19	Union Bank of the Philippines	12.80%	11.15%	3,796,834,622	3,786,138,186	29,662,770,484	33,956,396,287
20	20	Development Bank of the Philippines	12.46%	10.31%	10,105,966,676	9,732,497,804	81,107,276,693	94,398,620,795
21	25	International Commercial Bank of China	12.17%	9.20%	1,265,920,831	981,857,353	10,401,978,891	10,672,362,533
22	10	East West Bank	11.35%	17.16%	1,171,571,774	1,776,831,732	10,322,218,269	10,354,497,272
23	21	Security Bank Corp.	11.26%	9.73%	4,755,522,712	4,614,076,623	42,233,771,865	47,421,136,927
24	24	Asia United Bank	9.46%	9.55%	1,223,819,216	1,115,427,934	12,936,778,182	11,679,873,650
25	26	Standard Chartered Bank	9.41%	8.66%	2,419,041,158	2,270,914,487	25,707,132,391	26,223,031,028
26	22	Bank of the Philippine Islands	8.63%	9.56%	13,777,701,785	15,354,742,964	159,648,919,873	160,614,466,151
27	23	Philippine Trust Co.	8.31%	9.65%	1,148,305,079	1,505,966,296	13,818,352,336	15,605,868,357
28	28	Banco de Oro	6.72%	7.35%	4,717,088,984	5,088,328,167	70,194,776,548	69,228,954,653
29	29	Mizuho Corporate Bank	5.27%	6.35%	433,742,922	433,742,922	8,230,415,974	6,830,597,197
30	30	HSBC	5.31%	5.91%	1,613,192,624	1,279,185,807	30,380,275,405	21,644,429,898
31	32	Chinatrust (Phils.) Comm'l Bank Corp.	4.96%	3.90%	515,416,708	453,692,672	10,391,465,890	11,633,145,441
32	31	Australia and New Zealand Banking Group	4.26%	4.09%	149,123,381	149,123,381	3,500,548,850	3,646,048,435
33	27	JP Morgan Chase Bank	3.80%	7.73%	198,528,029	198,528,029	5,224,421,816	2,568,279,806
34	33	ING Barings	2.76%	2.28%	293,976,241	289,897,042	10,651,313,064	12,714,782,544
35	35	Citibank	1.58%	1.15%	2,155,180,005	1,436,308,865	136,403,797,803	124,896,423,071
36	34	Bank of Tokyo-Mitsubishi Ltd.	1.45%	1.85%	210,591,909	214,091,909	14,523,579,931	11,572,535,622
37	36	ABN-AMRO Bank	0.40%	0.57%	28,153,907	28,015,197	7,038,476,750	4,914,946,842
38	37	Korea Exchange Bank	0.36%	0.00%	7,501,602	1,550	2,060,879,720	1,602,919,496
39	38	Bank of Americab	0.05%	0.00%	844,829	8	1,800,000,000	913,206,327
40	39	"Banco Santander Phils., Inc.a"	0.00%	0.00%	-	-	2,824,399,306	2,983,497,133
41	39	Deutsche Bank AG c	0.00%	0.00%	-	-	10,035,110,091	7,635,738,971
		GRAND TOTAL Php			258,101,160,621	243,727,846,554	1,693,037,257,609	1,652,517,806,256

APPENDIX

a Banco Santander- total loan portfolio amount derived from its reported Dosri amount & Dosri ratio

b Bank of America- total loan portfolio amount & npl ratio provided by bank

c Deutsche Bank - total loan portfolio amount derived from reported Dosri amount & Dosri ratio

d Global Bank- assets and liabilities bought by Metrobank after the 3rd quarter of 2002

e United Coconut Planters Bank-no 2nd quarter 2003 published statement of condition

sources: Published statements of condition, BSP —Compiled by : Maricar D. Tolosa, PDI Research

RP's public debt raises investors' concerns

By Elena R. Torrijos

MULTILATERAL institutions and foreign investment firms are sounding the alarm over what appears to be the unsustainability of debt in emerging markets such as the Philippines that could easily lead to another economic meltdown.

In Asia, the Philippines is acknowledged to be among the economies closest to the brink of financial disaster.

"Our analysis suggests that the Philippines, Indonesia, India and Japan (in that order) are potentially the most vulnerable on the basis of current fundamentals. With the exception of Indonesia, we expect these countries to be at even more risk of a debt crisis in the future, unless economic policies are changed soon," analyst Christa Janjic of UBS Asia Securities Ltd. said in a research report dated Oct. 30 this year.

In its September 2003 World Economic Outlook, the International Monetary Fund devoted a long chapter to the question, "Public debt in emerging markets: Is it too high?"

Without naming any individual country, the IMF concluded that high public debt was a cause for concern in many emerging market economies because these economies were not generating enough budget surpluses to sustain the payment of public debt.

"At about 70 percent of gross domestic product, the average public debt ratio in emerging market economies now exceeds that in industrial countries," the IMF report stated. "Not only does this high level of public debt raise the risk of fiscal crisis in some countries, but it also imposes costs on the economy by keeping borrowing costs high, discouraging private investment and constraining the flexibility of fiscal policy."

The IMF report suggested that the sustainable public debt level for a typical emerging market economy should only be about 25 percent of GDP and no more than 50 percent, at which level emerging markets as a whole have failed to take appropriate fiscal measures.

UBS' Janjic estimates that Asian debt ratios would reach 65 percent of GDP on average by the end of 2010 and 85 percent of GDP in 2020 if fiscal policies remain unchanged. Specifically, public debt is projected to exceed 100 percent in India and Taiwan and even 200 percent in the Philippines by 2020.

Most indebted

According to UBS, the Philippines is the most indebted government with a non-financial public sector debt of 109 percent of GDP. This debt covers the national government debt plus that of the 14 largest non-financial government owned and controlled corporations and the Central Bank board of liquidators.

As of 2002, the national government's debt amounted to 68 percent of GDP, up from 63 percent in 2001.

The average public debt ratio in Asia, excluding Japan, exceeds the debt ratios of Argentina and Russia at the time they defaulted on their debt payments, and only a few points away from the debt ratio where Ecuador defaulted and Turkey's fiscal difficulties started, the UBS report stated.

In an interview in Dubai late September, IMF deputy research director David Robinson explained: "The point of this chapter (in World Economic Outlook) is that for many countries if business goes on as usual with the same fiscal policies, same growth rates, the problem with debt will get bigger and bigger if nothing were done. Therefore, now, gradually, they should get things turning in the right direction."

In the Philippines, a weaker peso and the Macapagal administration's borrowing binge caused the government's outstanding debt to swell by 17.2 percent to P3.158 trillion as of August from P2.695 trillion a year before.

Finance Secretary Jose Isidro Camacho, however, defended the country's borrowing program.

He said in a paper on fiscal deliverance that borrowing was not the problem, it was just the symptom of the real problem, which was the country's deteriorating fiscal situation.

"We decide on our expenditures, we try our best on revenue collections, and the difference (deficit) is what we have to borrow in addition to our maturing past obligations. If we have to borrow, which for now we have to, we should at least borrow wisely and efficiently, ensuring that we have access to financing when needed at the cheapest cost possible and with longer and longer maturities. This, I am sure, we have achieved. The solution, therefore, goes back to addressing our fiscal deficit problem and not criticizing our borrowing program," Camacho said.

Camacho said recently that the consolidated government debt was expected to balloon to about P7 trillion in the next five to seven years before the government could start bringing it down to a more manageable level. "The total debt stock could go up but we also expect the economy to perform better. Once we generate enough surplus, we will be able to start bringing down the debt level substantially," he said.

In a recent investors' briefing, Bangko Sentral ng Pilipinas governor Rafael Buenaventura said that the total external debt remained manageable as there was no bunching of maturities.

Short-term debt accounted for only 11.5 percent of total external debt and medium to long-term debt maturities were well spread out with an average repayment period of 16.6 years.

The BSP's foreign reserves as of August this year could also cover around 130 percent of debts due in the succeeding 12 months and overseas remittance inflows remained strong.

Danger signs

Experts, however, are adamant in saying that investors should look at the danger signs ahead.

UBS' independent research unit developed a vulnerability index that captures seven indicators relevant to debt or fiscal disasters. A high score meant that a country was more vulnerable to a financial crisis.

When the index was tested on eight countries that faced debt crises, the index would have correctly signaled a very high level of vulnerability six months ahead of the crisis. The average for the defaulting economies was 0.77 and that for the non-defaulters was 0.66.

"Based on this, our rule of thumb is that a reading of above 0.55 signals a risk of financial crisis. Within our sample, only the Philippines with an index reading of 0.65 is in the danger zone currently. Indonesia (0.55) is on the borderline, while India (0.51) and Japan (0.49) are approaching the danger threshold," UBS report said.

The IMF report on emerging market debt shows that many emerging market economies have been overborrowing. The typical emerging market economy had a ratio of public debt to GDP that was two and a half times larger than its fiscal policy track record warranted.

Excessive borrowing

The report cites government revenue, trade openness and quality of domestic institutions as key determinants of excessive borrowing.

According to the analysis of the IMF report, governments with low revenue find it difficult to cover their desired expenditures from collections, increasing the pressure on them to borrow.

Meanwhile, trade openness has a positive effect on economic growth, helping mitigate the existing debt burden.

The IMF studies also showed that minority or coalition governments often delay fiscal adjustment and accumulate public debt based on short-term needs.

IMF's Robinson also said that the more volatile an economy's tax ratios are, the bigger the shocks that it might experience, thus, making it more difficult for these economies to carry more debt.

The Philippines, he said, has relatively volatile tax ratios.

The country's tax effort has fallen steadily over the past five years, culminating in a deficit blowout last year when the government breached its deficit target three times. Tax revenue as a share of GDP was 17 percent in 1997 but by 2002, it had dropped to 12.5 percent .

The Philippines' vulnerability to a debt crisis, however, does not necessarily mean it will experience one tomorrow.

As UBS said in the report, "vulnerability on its own does not generate a crisis. A trigger is needed to prompt markets to worry about the government's ability to repay its debt, thus sending interest rates higher and triggering a vicious debt dynamics spiral."

The foreign investment firm pointed out that such a trigger could take any form: a significant rise in interest rates, a balance of payments crisis, the recognition of large contingent liabilities or a change in government.

It noted that a balance of payments crisis can be excluded for most of Asia in the foreseeable future, except Indonesia and the Philippines, which have weaker external balances and a markedly smaller pool of domestic savings.

The foreign investment firm also advised investors to closely watch Japan, which could turn out to be the test case for the rest of Asia because of its high debt burden.

"If Japan breaks down under its debt burden, we think the rest of Asia might follow," UBS said.

Given the circumstances in the Philippines, any of the four possible triggers UBS cited could apply to the country.

Coup jitters and political infighting caused by the impeachment bid against Supreme Court Chief Justice Hilario Davide Jr. caused the peso to fall against the dollar and interest rates on sovereign bonds to widen. More political tension and uncertainties are foreseen in the run-up to the May 2004 national elections.

When the peso falls against the dollar, it increases the country's debt stock and cost of borrowing. Higher interest expense for debt service crowds out needed social expenditures for poverty alleviation efforts.

Political threat

International ratings firm Moody's recently said that a continued deterioration in the political climate could further weaken the Philippines' external payments position.

Moody's considered that investment was necessary not only for stabilizing the capital account in the near term, but also for ensuring the dynamism of the export sector, a main driver of the economy, over the long run.

The ratings firm also noted that while monetary authorities have maintained official foreign exchange reserves at a prudent level, they had to rely on external borrowing to bolster the government's reserves.

There are, however, solutions to debt problems.

The IMF paper pointed out that governments that carry large debt burdens can reduce their debt through the following options: 1) adjust fiscal policy and run primary budget surpluses sufficient to reduce the debt; 2) seek to grow or inflate their way out of their debt difficulties; 3) sell assets to retire debt; or 4) explicitly default on the debt.

The World Bank noted that for the Philippines, reducing the debt to GDP ratio and ensuring fiscal sustainability depends on the primary fiscal balance, the difference between economic growth and the interest rate, the magnitude of off-budget losses and privatization receipts.

Fiscal discipline

Camacho said that the government recognized the need for fiscal discipline, which was why it has established a fiscal consolidation program that targets a balanced budget by 2009, three years later than the original 2006 target following the deficit blowout in 2002.

To the credit of the Department of Finance and the tax collection agencies such as the Bureau of Internal Revenue and Bureau of Customs, they have been able to stay on track to meeting this year's P202-billion budget deficit target through the implementation of administrative reforms.

Camacho has declared that the government has a package of broad-based, structural reforms to face the country's fiscal challenges.

These reforms include the moderation of trade liberalization policies, rationalization of tax incentives and tax exemptions, enhancement of the operations of the BIR and BOC, more substantial devolution of national government functions, effective implementation of the government procurement reform act, streamlining of the bureaucracy and austerity measures.

The Finance chief also identified the passage of key legislation as integral to the fiscal program.

These include the Fiscal Responsibility Act to ensure that all future legislation creating additional expenditures or tax incentives would be accompanied by revenue measures to make them fiscally neutral, passage of legislation to index excise tax on tobacco and alcohol and petroleum products, introduction of taxes on buoyant sectors of the economy, and passage of the National Revenue Authority bill that would allow government to transform the BIR into a more independent authority.

But after all is said and done, a strong and stable government may be the only condition necessary for the country to implement harsh reform measures and climb out of its debt hole.

Until then, one can expect the alarm bells over the Philippines' economic prospects to continue ringing.

Small, aggressive banks outperforming peers

By Elena R. Torrijos

A NUMBER of small but aggressive local banks are riding high on large profits and are making waves in the investment community.

Banco de Oro Universal Bank and China Banking Corp., both largely owned by retail magnate Henry Sy, and the Aboitiz family-controlled Union Bank of the Philippines, are less than half the size of the country's largest banks but have among the best financial ratios in the Philippine banking sector today.

Thanks largely to significant trading gains, Chinabank and Unionbank both posted over P2 billion in net profit in the first nine months of this year, equivalent to a return on equity of 25.11 percent and 21.39 percent, respectively.

Banco de Oro posted more than P900 million in net income, well on its way to meeting its target for the year of P1.35 billion.

The small market liquidity or the limited number of shares available to the investing public has made it difficult for equities investors to take part in the growth and it has made many fund managers overlook Chinabank.

But some of the smaller, local brokers have been recommending the stock to investors.

Eagle Equities chief Joseph Roxas pointed out that Chinabank's shares offered a good value to investors given that the bank's share price to earnings ratio was at roughly 7.5 times.

It is also known in the market that Sy is accumulating shares in the market, thus, giving other shareholders the opportunity to cash in on the expected increase in the share's price.

Meanwhile, several foreign and local brokerage houses have given a "buy" or "outperform" rating to Unionbank and Banco de Oro, mainly due to the good asset quality and strong growth prospects of the two banks.

In BNP Paribas Peregrine Securities Inc.'s banking report last August, research head Ed Bancod noted that Unionbank is the most underrated bank stock in the Philippines and the bank's stock price would be a good buy up to P32 per share, translating to a modest 2003 price to earnings ratio of 8.8 times and a price to book value of 1.2 times.

"The way we see it, there is no arguing with success—the bank capitalized on every opportunity while many of its peers were busy repairing their balance sheets. At some point in the future, UBP will also start to lend again, boosting its net interest income and reducing its dependence on dealing profits," the analyst said in the report.

Unionbank's move to set aside a big chunk of its operating profit for loan loss provisions this year would also offset any possible fall in trading income next year, the analyst added.

Unionbank has won a number of awards for being the best managed bank or best small bank in the Philippines.

On Banco de Oro, BNP's Bancod believed that there would be no lack of growth drivers for the fast-growing bank considering its affiliation with the SM group.

The bank, which is expanding in northern and southern Luzon, was expected to grow alongside the SM group's development of two to three new malls per year.

BNP Paribas' pegged the target price for Banco de Oro's stock at P24.50, arguing that there was room for more foreign buying as less than $1 million of the bank's stock are in the hands of foreign institutional investors.

Banco de Oro's reputation as a tightly-run, swift and well-built ship also served as the main attraction to investors who oversubscribed to the bank's original $100 million secured notes issue by 7.5 times.

Salary loans: Next big thing for banks

By Clarissa S. Batino

THESE days, salary loans are no longer the exclusive domain of state-owned fund managers such as the Social Security System and Government Service Insurance System. More and more banks have started dabbling into the business of lending to employees, whose only collateral is their salaries.

Asia United Bank and Chinatrust Philippines are two of the more active players in the salary loan market.

Both banks are offering salary loans of up to P300,000, depending on the salary scale with interest rates ranging from 15-30 percent per year, depending on the term.

If you think that is expensive, try going to any loan shark or a pawnshop that charges more than 100 percent interest per year. Or consider availing yourself of a credit card loan that charges about 40 percent a year.

For a loan is practically unsecured or without collateral and deemed risky, bankers insist that what they charge on salary loans is reasonable.

"Instead of a 5-6 loan or going to credit cards, workers should consider salary loans for requirements like enrollment or amortization. To me, what is available to the big guys should be available to the smaller ones," says AUB president Abraham Co.

On the average, AUB charges 1.3 percent a month or about 15.6 percent per year on salary loans. This means that for every P100-loan, the borrower has to pay an interest rate of P15.60 per year.

"Not bad if you compare it to what loan sharks are charging," adds Co.

He believes the salary loan business is big enough for it to account for at least one-fourth of the bank's income in the next five years. After all, there are close to 25 million Filipinos who are members of the state-owned fund managers, which only show how big a potential the payroll loan could be.

Co says this market has yet to be fully tapped by the banking sector. " I think in the next two years, practically all banks will be going into this business. As for us, we are trying to be way ahead of the competitors."

Chinatrust president Joey Bermudez says that his bank already has 300 accredited companies and that the bank's portfolio of salary loans may hit P500 million in a few months. The Taiwan-based bank bought P360 million of ABN-Amro's salary loan portfolio last year.

AUB, for its part, says it is booking an average of 30 salary loans a day worth about P20 million a month.

"Going into salary loans could be tricky. One has to have the proper credit infrastructure. Otherwise, it could spell losses for the bank," warns Bermudez. Co agrees as he describes the wage loan business as "potentially messy."

There is always the risk that the borrowing employee may lose his job or just disappear. This is why banks prefer and offer lower rates for salary loans guaranteed by the employer. This, however, is very rare as many companies refuse to take the risks.

T-bills, $-linked peso notes still favored outlets . . .

From page B2-1

For a peso time deposit, Planters Bank has two product types that clients may choose from. One is the Premium Five, which is a five-year time deposit that has a minimum placement of a very low P30,000 and gives a depositor a 9.5-percent net interest. The other is the one-year time deposit called the Premium One, which gives a net interest of 8 percent.

The unique feature of these time deposit products is the upfront payment of the interest. This means depositors may get the interest in advance, use the money right away and still have their invested money at the end of one or five years.

Jaime Panganiban
Vice President
Rizal Commercial Banking Corp.

FOR clients who are looking for the right investment instrument/s, I would like to recommend the dollar-linked peso notes because with those, one may actually get the return on his or her investments without being worried about the peso's performance vis-a-vis the dollar.

With the kind of political condition the country currently experiences, it is indeed better to hedge on the dollar.

Clients have the option of putting their money either in three- or five-year dollar-linked peso notes.

Josefino Serin
Investment and Trading Department Head
Land Bank of the Philippines

FOR now, it is advisable to go for dollar-linked peso notes because it allows investors to hedge. It is favorable because it protects the holder from the depreciation of the peso, therefore it is not subject to so much volatility.

Another thing I can recommend to clients, especially those who are looking for a more secure investment medium, is the Common Trust Fund of Land Bank. It has an 8.5- to 8.75-percent annual rate of return and a minimum holding period of 30 days. To invest, one should have at least only 30,000.

I suppose most investors prefer government securities, such as 91-day treasury bills, because they are virtually risk-free. Government securities usually give around 6- or 7-percent interest for a six-month period.

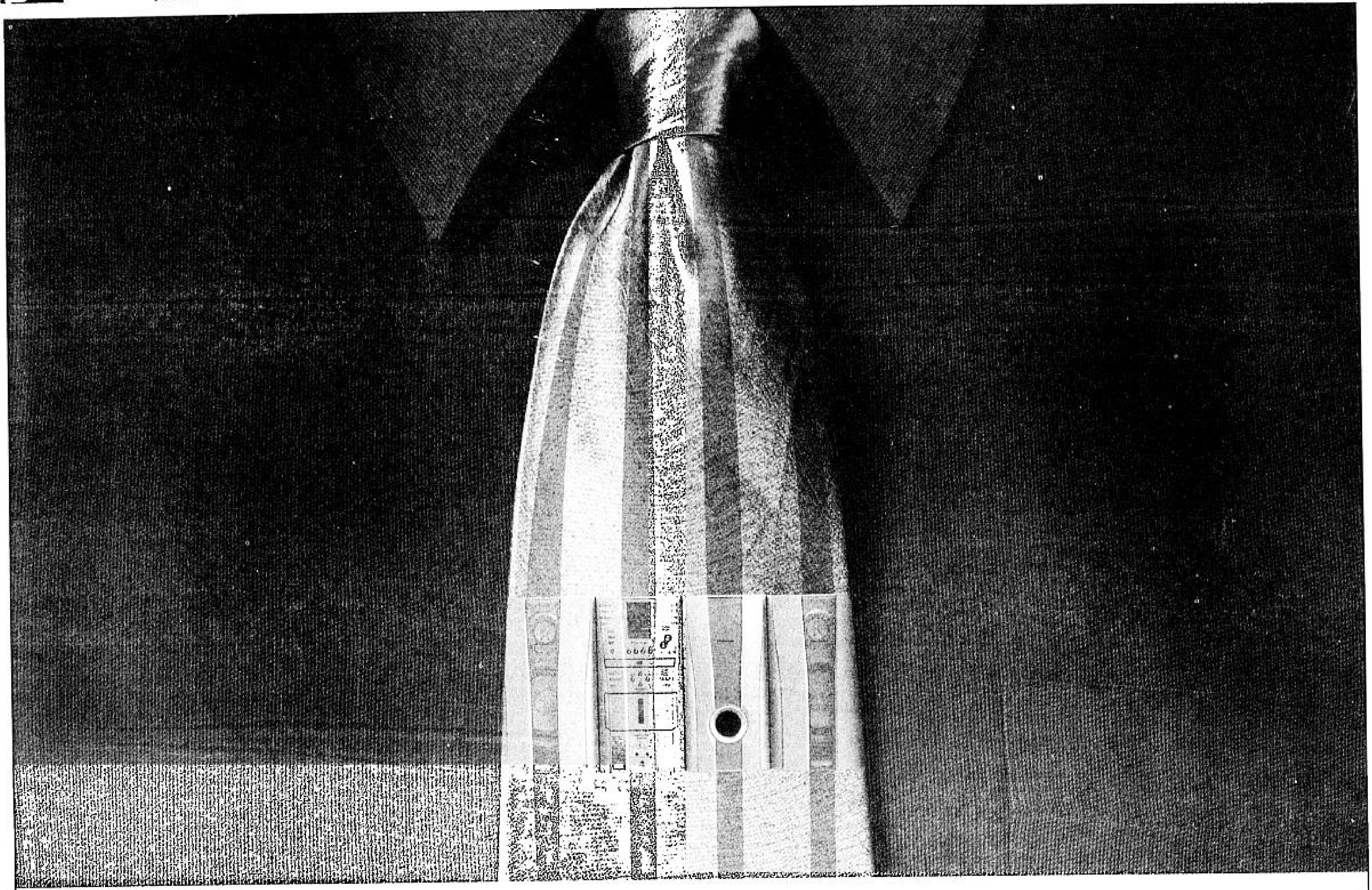
The Common Trust Fund is recommended for people who are looking for security, because investments in the said medium are all placed in government securities.

For dollar holders, Land Bank has a dollar denominated Common Trust Fund, which has a 4- to 4.5-percent annual interest.

Right now, investing in short-term instruments is more preferable than in long-term ones because interest rates are expected to go up due to election spending. We currently experience instability, and we expect a more turbulent scenario in the coming months that will trigger an increase in interest rates. Therefore, it is not advisable to lock in one's money in long-term instruments.

For those who can afford to let their money stay for the medium term, investing in dollar-linked peso notes is a good choice. Their annual interest rate right now stands at 6 percent.

But for clients who will be needing the return on their money immediately and therefore prefer going for short-term instruments, investing in the peso would be all right. This is because interest rates are expected to go up in the short term as the government is expected to beef up its resources to ease the budget deficit.



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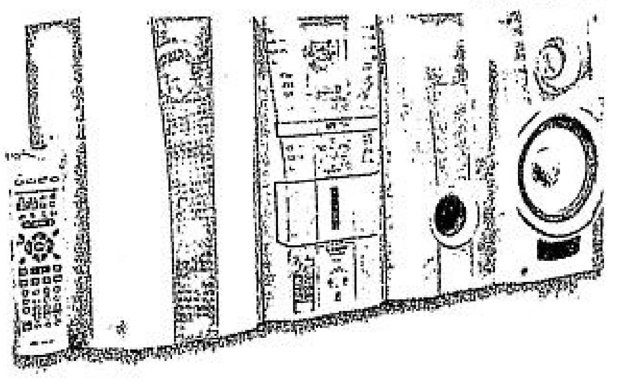

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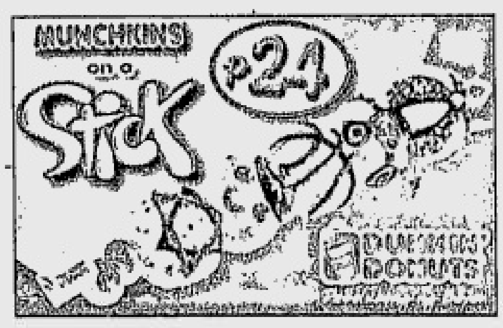
MUNCHKINS on a Stick
P24
DUNKIN' DONUTS

Mariah is diva as diva gets

Photos by Rich Alvarez

Tim Yap

She sang a total of 15 songs and ended with a bang in a fabulous feathered Roberto Cavalli

Yes, **Mariah Carey** is the diva. "Mariah is a girl that every man wants to do, every girl wants to be and every transvestite wants to look like," joked my concert seatmate **Mike Sandoval**, who, along with more than 20,000 urbanites, braved The Fort open field to watch La Prima Mariah.

Whether they were star-struck fans or sick pleasure-seekers, the crowd filled the field from here to eternity. I didn't actually expect to see the whole of Manila to be there. From society mavens to basketball stars to glitz-biz denizens, they were all there to witness the charms of Miss Honey herself.

While waiting for Mariah's arrival, the male voices of the Akafellas made sure the audience had their fill of aural delight. Kudos to them for the fab feat. They were one front act that the audience actually enjoyed. For a while, I wanted to listen to them for the whole night. And then she arrived.

From her car, she walked with a caboodle of bodyguards, walking along the grass field of The Fort. Of course, pandemonium ensued. Good thing the organizers had complete control of the situation. Everybody was forced back to their seats. This was not the case during another concert sometime ago where the whole crowd moved towards the stage! Well, I overheard from the MTV folk (hats off too you, **Francis Lumen**!) that for this concert alone, 80 bouncers, 200 ushers and 350 Philippine National Police officers were dispatched all over The Fort. There were so much armed men that one of Mariah's back-up vocalists, **Tikka**, said, "I've never seen this much armed men in my life!"

She came out in seven outfits and sang a total of 15 songs. She started with a barely there bling-bling dress that was just enough to cover her privates and ended with a bang in a feathered **Roberto Cavalli** ensemble. In the middle of her performance, she would ask the audience and her band members—"So, do you like the ensemble?" while shaking her b-o-o-t-y. As if anyone in his right frame of mind would dare say no.

A funny thing happened onstage when, as she was introducing her band members through a song, she all of a sudden said (again, half-singing), "There's some sort of bug onstage and it's scaring me," which drove the audience in stitches. The humble Pinoy *ipis* (cockroach) stole the show. Maybe he was a big fan of Mariah as well.

Some people were disappointed that she didn't sing "Bringing on the Heartache," which is the latest single in her album. But most people were more than pleased with her repertoire. She sang one hit after another,

MARIAH/ C3

AUTOMATIC PRINCESS. Sexy Mariah struts her stuff in this candy-colored outfit.

SINGING her version of the Jackson Five's "I'll Be There" with Trey L.

CHARMED BRACELETS. That's me with Mariah, Trey Lorenz, Ria Romero and JM Rodriguez.

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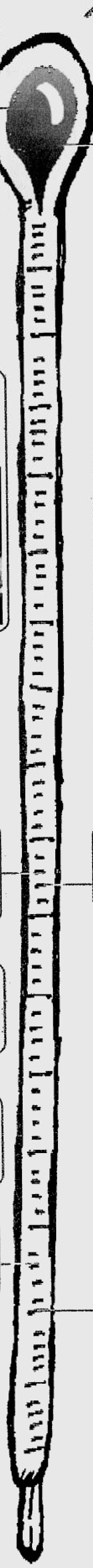
Mariah mania!



THE REPERTOIRE. Because the concert was part of the "Charmbracelet" tour, some people were worried that Mariah would sing unfamiliar songs from the new album. But their anxiety was unfounded, as Mariah belted out mostly hits that everyone, from *lola* to Inday, has heard more than once on the radio.

MARIAH'S OUTFITS WERE HOT. Actually, not just hot. More like sizzling. Our favorites were the hot pink shorts, the teeny black dress and the Roberto Cavalli gown.

THE BACKUP SINGERS. Not only did they help make the sound more solid, they were also given the chance to shine and they grabbed it. They all had amazing vocal power.

THE CROWD. There were all kinds of people there—young, old, students, celebrities, athletes, musicians, etc., etc. Apparently, there are more Mariah fans in this country than anyone would care to admit.

FANS got creative in expressing their love for the songbird. A lot of people waved glowsticks and other flashing toys, some screamed out their affection, while others held up signs. Our favorite read: "Can you be my close friend? I'm Harold."

THE USE of music videos and audio-visual presentations helped set the mood. The one played during "My Saving Grace" was especially touching.

SURE, the lights were beautiful; they made us forget the sky was starless. But we expected a more elaborate set-up. After all, part of the hype was that a lot of time and effort was spent on building the stage.

PEOPLE who didn't watch have been asking those who did, "Did you get your money's worth?" A lot haven't decided yet. Some people think it was too short, while others think it was just right.

WHAT WAS BAD WAS, some of the ushers were unwilling to help you get to your seat, saying others had probably taken it already because there were a lot of people. What's up with that?

THE CONCERT STARTED LATE. Of course. 8 p.m.? As if.

THE USHERS were tougher than usual, shouting at people to sit down so that others at the back could see. That was good. They were able to inject the right amount of discipline without sacrificing the people's enjoyment.

"THEY CAN SAY ANYTHING THEY WANT TO SAY..." Now we can't get her songs out of our heads. But that's not really too bad. There are worse cases of last-song syndrome.

YOUR FRIENDLY household *ipis* took centerstage at the concert and shared the spotlight with Mariah. That was pretty funny.

PEOPLE were blocking the entrance. Those with tickets had to push, shove and use force to get to the front so the guards can let them in.

THE MUD. Some areas leading to the entrances were extremely muddy. Because people without tickets had set up camp on the sidewalks, a lot of the audience members had to walk through the grass, unaware of the nasty surprise waiting for them.

GETTING OUT. Because The Fort is mostly inaccessible to those without their own vehicles and there weren't enough cabs and buses for the huge crowd, a lot of people were seen walking back to the Makati Central Business District after the concert.

APPARENTLY, the people sitting on the sidewalks knew about the booby traps, but instead of warning the potential victims, they preferred to sit back and hoot with laughter. So yes, a lot of people were wet and muddy while watching the concert.

BUT HEY, all for the love of Mariah, right?

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Program of Activities

November 22, Saturday

10:00am-11:00am	Formal Opening, Ribbon Cutting Guests of Honor: Ms. Marno Prieto, Philippine Daily Inquirer Mr. Domnador Ferrer, Intramuros Administration Capt. Emmanuel Regio, Rotary Club of Intramuros Mr. Jimmy Lee, Rotary Club of Intramuros Mr. Robert Lane, Rotary Intramuros Foundation Unveiling of the Kasalang Filipino Nationwide Photo Contest Entries
12:00pm-1:00pm	Music
12:00pm-onwards	Free Calesa Tour
1:00pm-1:30pm	Minor Raffle Draw
1:30pm-3:00pm	Make Over with VMV by Babette Figueroa
3:00pm-4:30pm	Goldilock's Savor The Taste Game
4:30pm-6:00pm	An Afternoon of Beauty after 5 with Lux
6:00pm-6:30pm	Minor Raffle Draw
6:30pm-7:00pm	Music
7:00pm-8:00pm	Chasyon (A San-Sari Fashion Show)

November 23, Sunday

10:00am	Opening of Exhibit Music
10:00am-12:00pm	Nivea Body Language Game
12:00pm-1:00pm	Music
12:00pm-onwards	Free Calesa Tour
1:00pm-1:30pm	Minor Raffle Draw
1:30pm-3:00pm	To the Next Step with Philam Life (Game)
3:00pm-4:30pm	Dove Discovery Game
4:30pm-6:30pm	Awarding of Photo Contest Winners Exhibit Award Winners Major Raffle Draw Music
7:00pm-8:00pm	Kasalang Filipino Fashion Show

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Mariah is diva as diva gets

EFFORTLESSLY reaching the high notes

FOTOG for the night Rich Alvarez with his honey

SAVANNAH Lumen

EDDIE'S BACK-UP. Eddie Mendez with some members of Mariah's band

DAZZLING the audience with her drop-dead see-through gown

From page C1

showering the audience with a nonstop sprinkling of charmbracelet gooosebumps.

Her last song, "Hero," brought the house down. A friend was asking if some parts were lip-synched, but I'm not an expert on those things, so I really wouldn't know.

At the after-show party at Shangri-La's newest spot Red (the former Cheval Blanc), guests waited for her. The whole Shangri-La lobby was filled with fans who got hold of where she was staying. Security was extra strict though, so nobody could go near the spoiled songbird.

Two hours after, Globe VIPs and contest winners were ushered upstairs to the presidential suite where a meet-and-greet was to take place. Again, she made everyone wait. A member of the production staff said that she had to take a bath after the concert and had to redo her makeup.

When she arrived, everyone fell silent. She was actually big in person. Big, as in Ruffa-big. Larger than life if you want to call it that. After an hour, she was downstairs at Red for her after-concert party.

The first thing she told me when she got to the party venue was, "Too bright, too bright!" Apparently, Miss Mariah was very particular about her lighting. I panicked and told the Red staff to dim the lights. All of a sudden, the venue became dark. Thumping R&B music played on the background. Indeed, what Mariah wants, Mariah gets.

Bazaar season

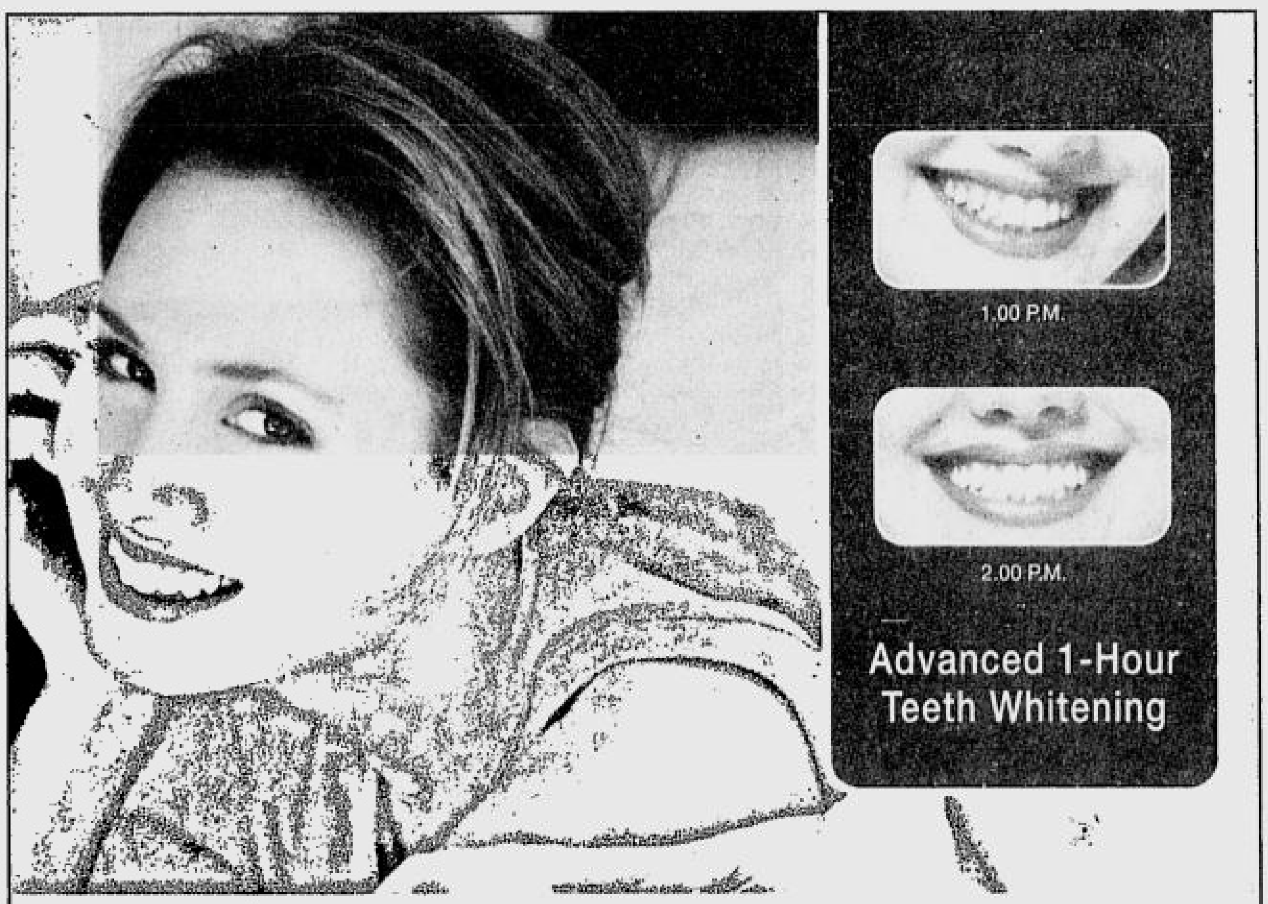
Christmas is just around the corner and everyone is busy bazaar-hopping. This coming Sunday, Nov. 23, there will be the Venture 7 Christmas bazaar at the InterContinental Hotel with Fanny Blanco as chair. Expect fab finds at this annual treat.

It's 36 days till Christmas, baby.

Super!

RUNNING away from the bug? Mariah shows us her dance moves.

THE WHOLE entourage thanks the Pinoy fans.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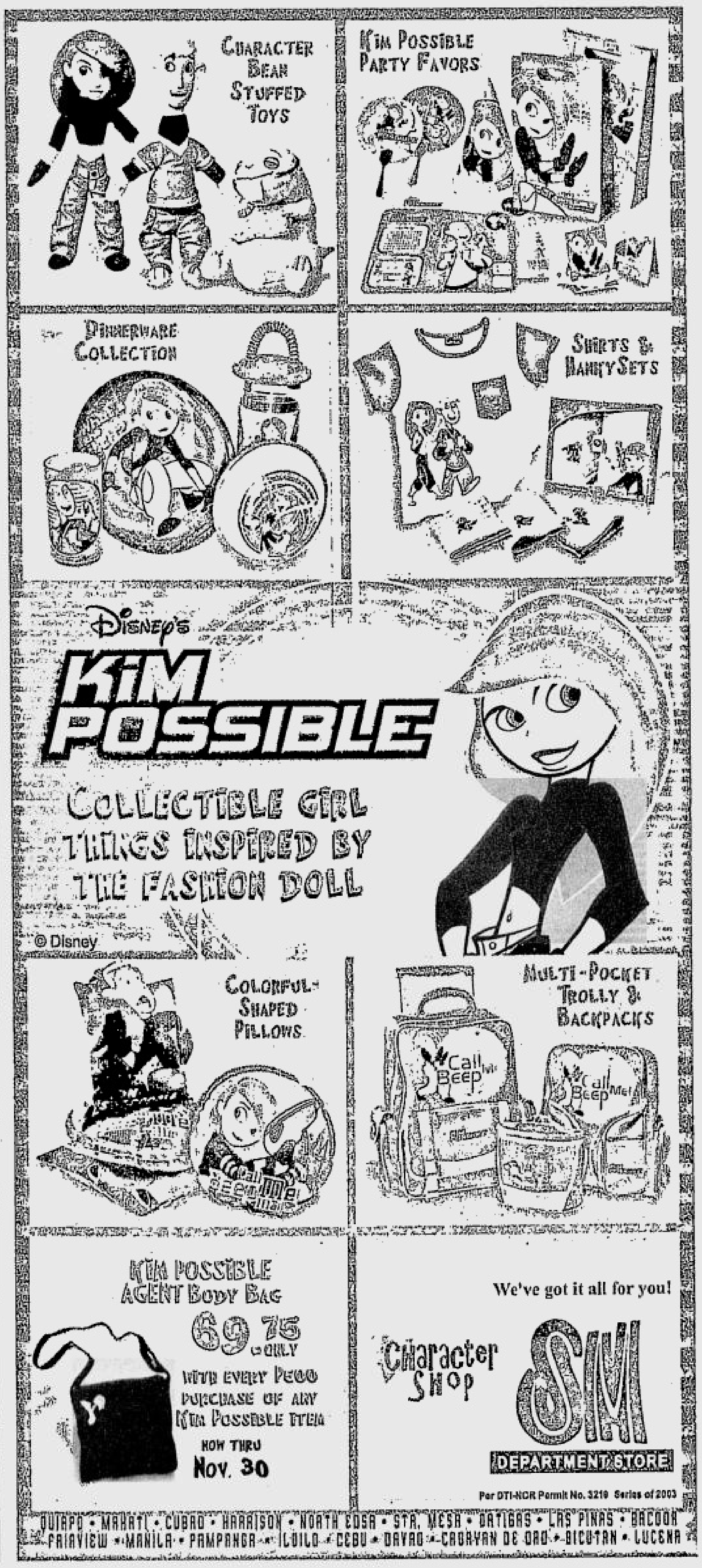
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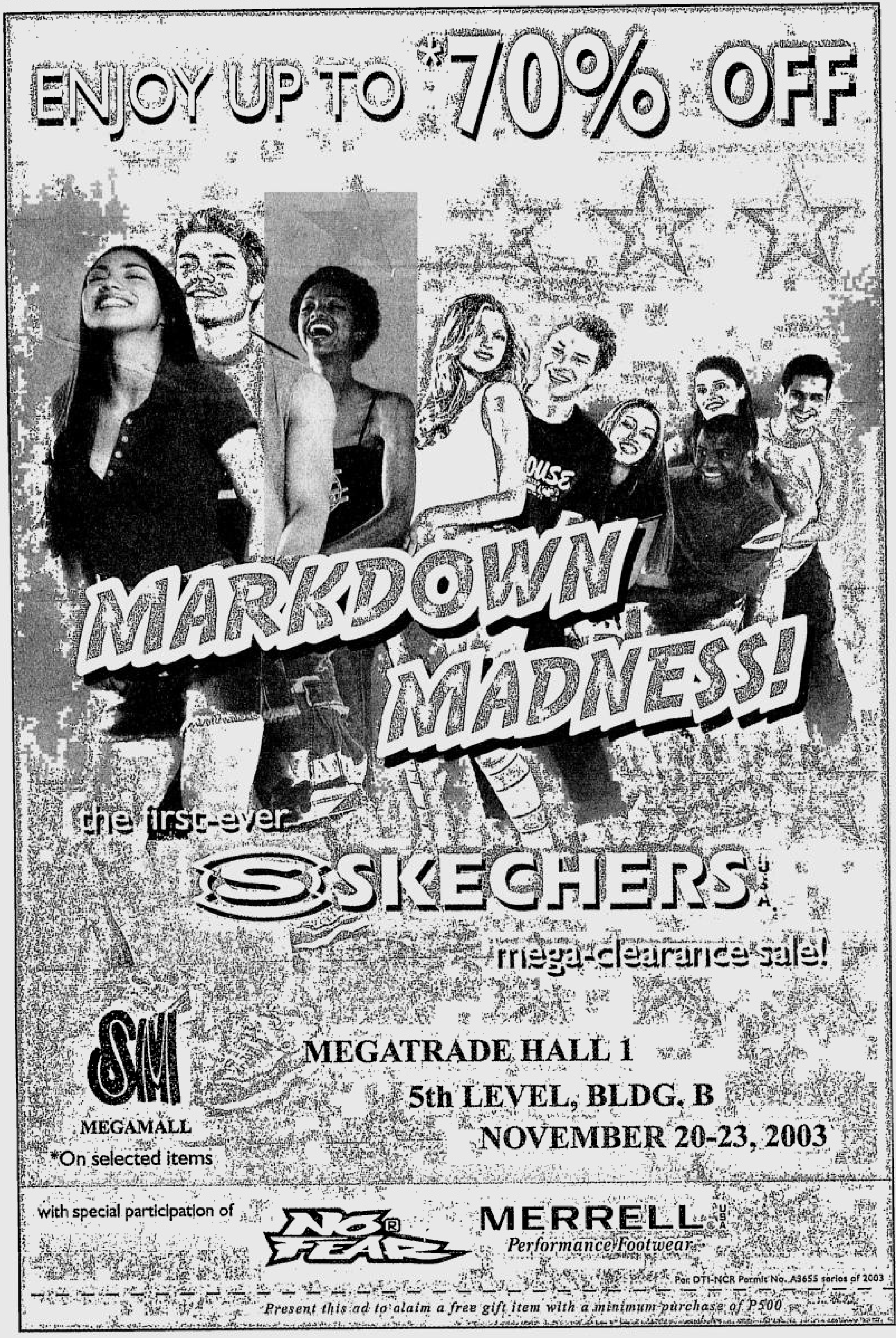

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Should she give her once-cheating BF a second chance?

Niño Mark Sablan & September Mahino

DEAR Sep and Mark,

My boyfriend is the sweetest and most thoughtful person I've ever met, not to mention the fact that he's funny and witty. Next month, we'll be celebrating our anniversary and I've been very excited about it. However, just recently, I found out devastating news about him. No, he's not gay.

Last week, when I went to a drinking spree with my girl friends, one of them confessed that she slept with my boyfriend when we were still starting out as a couple.

This happened months ago, and it is only now that I found out. Of course, I wept uncontrollably, and my so-called friend kept saying sorry. When I told my boyfriend about it, he admitted it and asked for my forgiveness. He promised he wouldn't do it again, but it's so hard for me to accept the fact that he's not who I thought him to be. Do you think he deserves a second chance?

ANDROMACHE

Being a guy myself who partially feels for those cheating bastards, this is horribly hard!

When some relationships start, they are initially based on physical and sexual attraction. Love may not be in the picture, and because seriousness isn't totally there as well, temptation turns out to be boldfaced and in a very seductive font style.

When men bite the bait, they don't actually megaphone the latest conquest to everyone (except their beer mates), so their partners are usually left in the dark.

Eventually though, some relationships grow and become serious. And even if the once-cheating chaps suddenly raise their right hands in fidelity, they wouldn't think about admitting past fun times, believing that it would just ruin their now-beautiful relationship.

What's the use, anyway, when they actually never got caught? Why the hell would they want to admit now?

If your relationship started out as one of those physical, not-too-serious ones, I think you should still give him another chance. I know it's still cheating regardless of when he did it, but if you guys and the relationship have grown into something more worth fighting for, then I guess you should go ahead and fight for it by sticking around.

MARK

Dear, everyone deserves a second chance. Even your mildly philandering boyfriend.

I'm not telling you to smile and simply swallow the grief that your boyfriend and your friend have caused you.

You can rant about what they did. You can un-friend the girl, as you deserve to do so. You can even pick a fight with your boyfriend for days about his little affair, or you can make him feel immeasurably guilty by being a nice and forgiving girlfriend. You can do all that, and you definitely have the right to do that.

However, I also believe that once an offending party has stated his apologies, it is already up to the offended to do the right thing—to forgive him, or something much easier, to forget him.

As gratifying as it is to feel anger toward someone who has hurt you so much, it wouldn't be long until the anger begins to feel tired and old and pointless. There comes a point when you have to choose between shaking off your grudge and chalking it up to experience or never trusting that person again and saying goodbye to him permanently.

Given that we are talking about your boyfriend, which of the two scenarios are you more willing to face? Not an easy question to answer, but it is something that needs a reply.

Again, I'm not telling you to become a martyr girlfriend. But I think that in the matter of being duped by your guy when he doesn't turn out to be the person you expect him to be, sometimes you really have to shift your mindset and beliefs.

Give him the benefit of the doubt, that he has grown up. Admitting to his fault is, I believe, a good sign.

What I'm saying here is not easy to do, but the thing that is at risk is a relationship that makes you happy. That, more than anything, should make you more prudent and more open-minded at the same time.

SEPTEMBER

Unfulfilled promises? Broken vow? E-mail the authors at markandsep@yahoo.com

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EXCLUSIVE

Max Pirkis, future prime minister, is a 'master' in his film debut

PETER Weir's rousing new film, "Master and Commander: The Far Side of the World," is based on Patrick O'Brian's beloved series of maritime adventure novels.

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By Ruben V. Nepales
LA Correspondent

LOS ANGELES—"Here comes our little friend, the future prime minister of Britain!"

Not every boy gets introduced that way, even jokingly. But that's how actor Paul Bettany ("A Beautiful Mind") announced the arrival of Max Pirkis, 13, on the set of one of the best adventure movies this year, "Master and Commander: The Far Side of the World."

And not every boy merits this rave description on his first film role from no less than Time magazine's Richard Corliss: "Max Pirkis, a child actor with a scary mixture of poise and beauty."

Definitely not every boy gets the undivided attention of Russell Crowe. In a beachfront hotel meeting room, the Oscar-winning actor seems to appear from out of nowhere, pulls a chair, straddles it (his back to the press) and chats with Max who is standing. The sight of the moody star beaming and looking up at the novice actor as they talk quietly is touching.

Later, Russell tells INQUIRER: "I just came by to see how he (Max) is doing. Because there's a lot of pressure on him. I just want to see if he's keeping his sense of humor. He's doing great."

Russell describes Max, who portrays his youngest crew member in the seafaring adventure "Master and Commander": "Max is a lovely little chap. It was a great cast that (director) Peter Weir put together, in terms of the balance of personalities and their commitment to what they're doing. Max's performance is a magnificently mature performance, considering that he's a young man who never made a movie before. But he's one of those blokes who's smart enough to see what the job is, grabs the concept with both hands and allows himself to be emotionally available."

Heady stuff for a young bloke? Variety's Todd McCarthy weighs in too. In his glowing review of "Master and Commander," McCarthy mentions "the immoderately good-looking Max Pirkis."

The subject of all this adulation, described in an article as resembling a younger Prince William, seems to be taking it casually. Max, in a black T-shirt, pants and brown Adidas shoes, is remarkably relaxed when he talks to the reporters. The blonde adolescent occasionally knits his brows when taking in questions but he smiles and looks straight into the eyes of writers when he gives his answers.

When INQUIRER asks the London resident how he manages to be cool, he confesses, "It's weird. I may look calm and composed but I actually get quite nervous before this stuff. I give credit to both my parents who are pretty calm, especially my dad and my sister. Getting in front of people in sports competitions at school also helps." According to Paul Bettany, Max goes to Eton. The education and training that Max receives in this school, producer of 15 prime ministers, contribute to the boy's unruffled demeanor and the basis of Paul's "future prime minister" teasing.

Max's poise serves him well in the movie adaptation of two novels from Patrick O'Brian's beloved book series: "Master and Commander" and "The Far Side of the World" (hence the film's title). He plays one of the midshipmen—officers-in-training, on board the ship for education—as Russell's Captain Jack Aubrey chases a better-armed French ship in dangerous high seas. Apparently, in that era (the film is set in 1805), children are commonly hired as ship crew members.

MAX/D2

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Max Pirkis, future prime minister, is a master in his film debut

From page D1

Max's acting mettle is tested when his 12-year-old Lord Blakeney character undergoes an arm amputation done in grisly 19th-century style and in crude conditions aboard a ship by Paul's physician character, Stephen Maturin. Later, as Maturin recuperates from an operation he performed on himself, he and Max's Lord Blakeney forge a friendship. When they land on spectacular Galapagos Islands ("Master and Commander" is the first feature film ever allowed to shoot here), Maturin, who is also a naturalist, and Lord Blakeney have a grand time exploring the fascinating setting. A discovery, however, cuts short this idyll and leads to a climactic sea battle.

Radiating a quiet dignity unusual for his age, Max holds his own in his scenes with Russell, Paul, Billy Boyd (Pippin in "The Lord of the Rings" trilogy) and other boy actors.

Peter Weir, three-time Oscar best director nominee for acclaimed films that include "Dead Poets Society," describes his talented young find. "I had Max and the other boys doing research on the midshipmen in the British navy. There was, luckily, quite a lot written about midshipmen. These were written by kids of that period about observations of their life at sea. Some of them were accounts written later by officers or retired officers about their days as midshipmen, which they regarded as most memorable and the true beginning of their lives. They were treated like young gentlemen. But many of these midshipmen died from diseases or injuries.

MAX, 13, and other boy actors trained to fight with swords and shoot pistols for their roles as officers-in-training aboard 19th-century ships.

Weir continues, "Max took his research for the role seriously. He understood what I wanted. I told him, you're not going to have what we would think as the normal reaction today, where the captain will have counseling after a battle. At the end of the movie, the boy looks so touching, having done things and seen things that a 12-year-old shouldn't see or do. He has taken lives, for a start, and lost a friend. And the doctor (Paul) looks up to him, but there's no let's-talk-about-life-son talk. It's just, here's a beetle—why don't you get back to sketching, get back on with it.

"COMBINING the masculine bravado of Russell Crowe and the bookish reserve of Paul Bettany" was how one critic described Max Pirkis in a review of one of this year's best adventure films.

Max counts Paul among his favorite people "not just because he's in the film but because he's such a nice guy and a great actor."

Of Russell, Max admits, "At first, I was intimidated working with him. Then I saw that he's actually a pretty average guy. Quite funny. He likes joking around. He's really generous, you get lots of presents and stuff—and he acted like a true officer. He organized a weekend stay in San Diego. We went to SeaWorld and swam with the dolphins. On the set, he made sure everyone got screen time.

"Russell also organized rugby tournaments on Sundays," Max adds. "It's touch rugby, luckily. I would have been killed otherwise. The games were like a way of getting to know each other because the film is very much about friendships. Russell brought shirts for the different teams."

These tournaments were held in Mexico, where most of the filming was done (on the same water tank where "Titanic" was shot except it was made larger for this movie's sea battles). A reduced cast and crew went to film in Galapagos.

"It wasn't Max's first time to go to Galapagos because he's from Eton," the witty Paul tells the reporters and draws laughter. "It was my first time. You see my point. Kids from Wales don't go to Galapagos."

Max recalls his first trip to the islands which was visited by Charles Darwin in a historic voyage in 1835. "When I was 10, we went on a tour of Peru and Ecuador for six weeks. We stayed for a week on a boat in Galapagos."

Max's second trip to the home of the almost extinct giant tortoise seemed less than idyllic. The cast and crew stayed in a small tour ship built especially for touring The Galapagos. "We were on the boat for 10 days," he says. "The first day it was just fun going out to the sea. Then people got really quite sick. I won't take Dramamine but I finally had to take some so as not to get sick. I survived."

Max has scenes with birds, iguanas and other fauna that the Ecuador island province is known for. However, he admits, "I'm not much of an animal person. I've got two dogs but I was never really into bugs and things. Last year in school, we dissected some animals but I felt queasy. I'm not really into biology. But going out to Galapagos and playing a part where you're interested in insects and stuff is quite fun to do because it is something different."

Playing a one-armed lad later in the film also provided him a different experience. "It was strange to begin with," he explains. "But you kind of get used to it. You learn to do things with your left hand like eating. It's surprising how much value there is in having two hands. But I got used to being one-armed. By the end, I was doing all sorts of things that I wouldn't have done in the beginning."

Asked if he has read the Aubrey/Maturin novels, so named because Patrick O'Brian's best-selling series revolves around the friendship of these two men, Max confesses, "My mom had read them and she tried to introduce me to them. I'm definitely going to try and read the books now that I have the movie." Max's mom, a publisher (dad's a stockbroker), sitting close by during the interview, is sometimes more interesting to watch. She is a sight to behold as she reacts to her son's calm answers, from bemused shaking of her head while smiling and covering her face to wide-eyed pride, a beaming is-that-my-son-speaking-smartly stance.

Saying that it "is kind of a relief" that his filming days are over (at least for now) because he "missed playing sports, friends and school," Max declares an ambivalent attitude toward an acting career. "I never really decided to be an actor," he states. "I didn't have a great desire to be one. When I got the part, it sort of came from out of nowhere. The casting people were looking for children of my age. They came to my school because obviously there are boys of that age in my school. I had several auditions with Peter Weir and then I got the part."

As for the salary he earned for doing this film which is generating a lot of Oscar buzz, he says with a laugh, "The money, unfortunately, went into the bank. I'm not allowed to touch it until I'm 18. But we had per diem which is money to buy stuff. Most of the time, we went over the (US-Mexico) border to San Diego by tram. We saw films and bought DVDs. I also bought a scooter."

Already showing that wry British humor, Max pretends to dread The Day: "When the movie comes out, it's going to be embarrassing."

He reconsiders the idea of an acting career after the matter is brought up again. "If the filming doesn't interfere with school and exams and, I know this is a lot to ask for, if it's a good director, and a good script, then yeah, I will do another film."

"But I don't need to work," he states with surprising emphasis. "Doing films is fun but it's nice having a normal life with friends."

Have there been offers? He turns to his mom for the first time. But just to confirm what he already knows. The no-coverup honesty with which only a child can answer makes the press laugh and wins them over: "Not as far as I know, no."

RUSSELL Crowe as Captain Jack Aubrey

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The price of F4 fanhood

By Ruth Navarra

HOW far were fans willing to go just to be at the presscon of F4's hottest member, Jerry Yan?

For some, the answer was joining an online essay-writing contest. To others, it was praying that their names be picked from the hundred others in a draw lot.

For the more adventurous ones, it was braving the tight security at Le Pavilion, the presscon venue, with nothing but bold determination to get in.

But to Lisa, an event specialist, it was bidding the highest amount for a Bench passport-invite to the presscon in an unauthorized auction.

Fateful night

The night before Jerry's presscon, she and her bestfriend, Meredith, were waiting for video clippings of Jerry's stay in Manila to be shown on TV.

Just then, Meredith received an SMS from an officemate informing her that someone was auctioning a passport-invite to any takers.

According to the message, it would be a closed auction; no one would know how much the others were bidding. The auction would run until midnight of Nov. 6.

Though it was Meredith who talked Lisa into bidding, she wasn't spared from the shock when Lisa announced she'll bid for the invite for P15,000.

When asked now why she bid that high, she answers that she just went with her "gut feel." As a businesswoman, she knew that many people could afford P5,000. She didn't want to take the risk of missing her chance to see Jerry, even from a distance, just because she scrimped on a few thousand bucks.

Minutes after she texted her bid, a woman who introduced herself as "Kei" called. She explained the details of the auction to her. If Lisa won, she'd call after midnight.

After grueling hours of waiting to the point of losing hope, Kei called again to congratulate her, announcing she'd won the bid, and giving instructions on how she'd pay for and get the invite.

Lisa didn't have enough cash with her that time, so she borrowed money from Meredith who willingly lent her some after a short trip to the ATM machine at around 1 a.m.

She waited for Kei, as agreed, at her house. Not once did she doubt Kei's character. She was, after all, endorsed by a well-known name from a publishing company.

When she finally got hold of the passport, Lisa said she felt an indescribable feeling of happiness.

She cancelled a very important meeting on the day of the presscon. She didn't even inform members of her household about where she was going that day—mainly because she didn't want her daughter (who's also a fan of Jerry) to feel left out, but also because she was not sure how she'd tell her husband where the P15,000 went.

When she got to the Le Pavilion, she carefully followed the instructions Kei had given her: act like a member of the press, be alert, exude an air of self-importance.

When two security personnel asked her what publication she was from, she had no ready answer, so she invented one. And she got in!

These days, Lisa talks with no hint of regret in her voice, saying that seeing Jerry in person was all worth it.

Friendster business

Kei claimed she never really wanted to sell the passport, which she got from a friend. She just wanted to know how crazy people were about F4. So as an experiment, she posted details of the auction in the bulletin board of Friendster.

Word got around, and soon, no less than 20 people texted her. She said that the bidders were all strangers to her. Kei had to call all of them to verify whether they were serious or not.

She changed her mind about not selling when she realized that all of the bidders were serious. She thought, hey, they were talking about huge sums of money!

Kei set P10,000 as her benchmark. If any bidder offered higher, she would give up her press pass. Not a bad deal for a passport that cost her nothing, and could be replaced if she wanted, since she knew some people in the know.

Soon enough, a lot of fans bid beyond P10,000. The highest was, of course, Lisa.

Fifteen thousand pesos for a press pass may seem too much. Some may even say it's impractical and nonsensical. But for a fan like Lisa, being with Jerry Yan in the same room didn't come with a price tag.

E-mail the author at mayfairinmanila@yahoo.com

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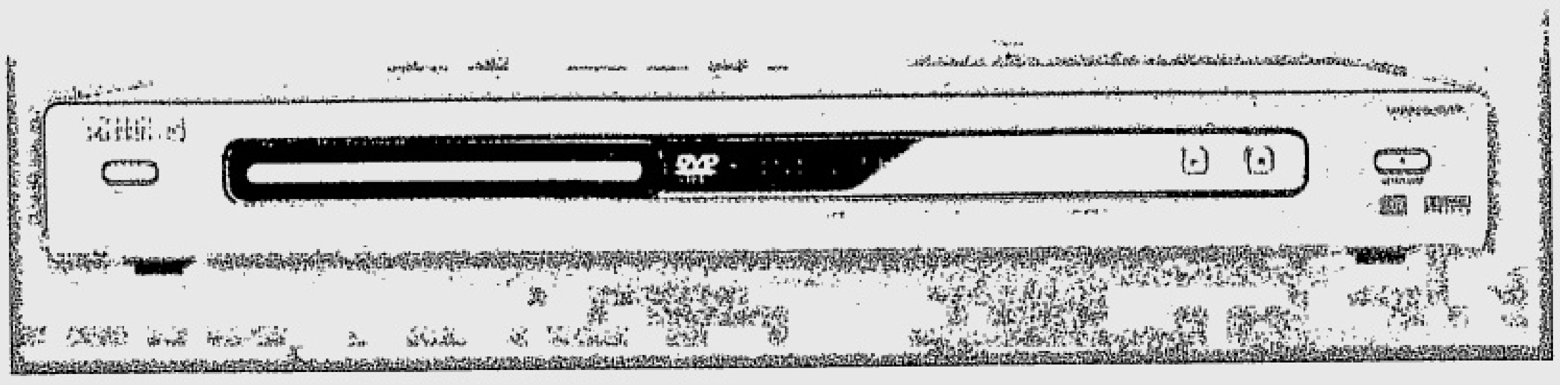

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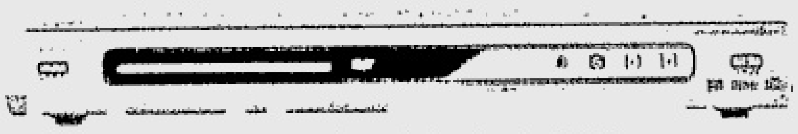

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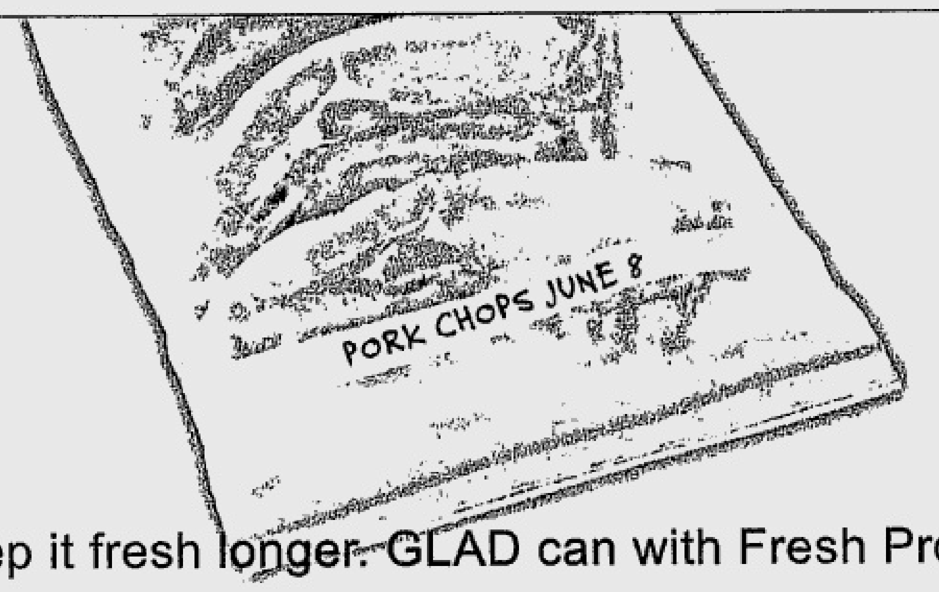

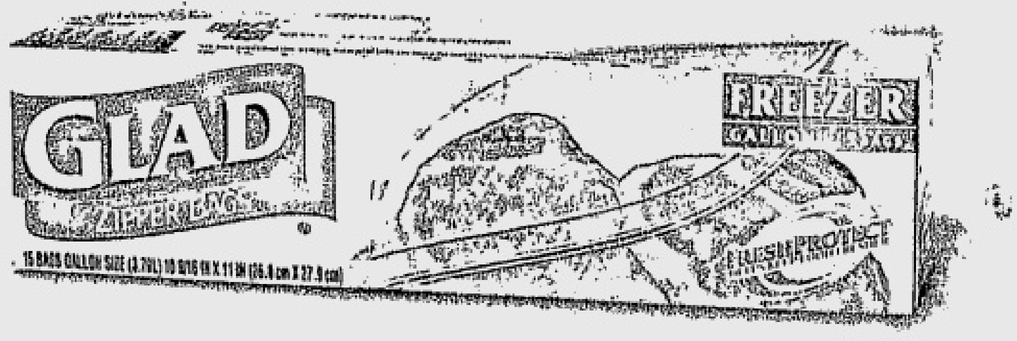

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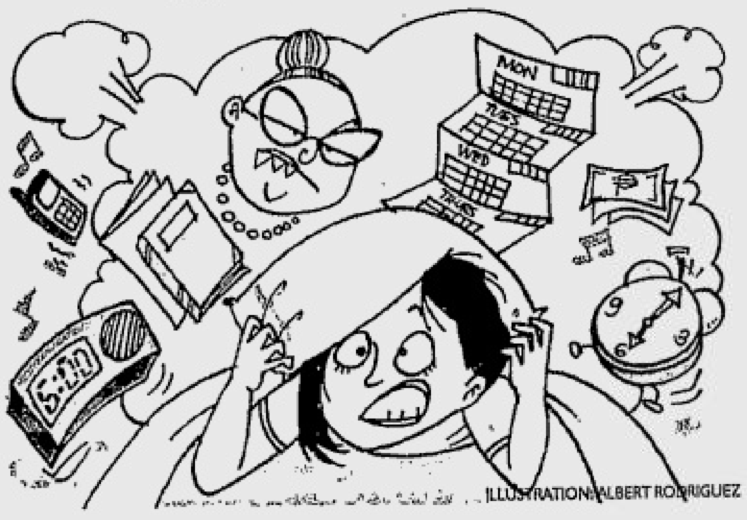
ILLUSTRATION: ALBERT RODRIGUEZ

New semester, new worries

2bU! offers tips to help you cope with the hassles of a new school term

By Arlene M. Paredes
2bU! Correspondent

A NEW semester means new challenges but you can overcome your fears by focusing your energy on starting the term right and making the rest of the school year fun and meaningful.

2bU! shares tips for dealing with common problems students encounter at the start of a new semester.

Sembreak hangover

It's so hard to wake up early for classes after the break, isn't it? Your body clock needs to readjust to an early morning start. What to do? Use at least three alarm clocks or use those with snooze functions. Remember to warn your roommates, if you have any, of your alarm system so that you don't start your day fighting a war.

Terror professors

They don't bite. You'll survive their classes as long as you come prepared. It will help if you can talk to some of their former students. Ask members of whatever campus organization you belong to and get insights on your dreaded prof. Your friends might have discovered that the terror prof is actually the best teacher in your institution.

Labeling professors and prejudging them is not really a good thing. It is better to put your best foot forward in every class, regardless of the professor's reputation.

Missing books

If your budget is tight or you don't have the time to find the books you need, let your friends help you. Ask them to check with their own friends.

Or try bargain book establishments or thrift shops in and around the campus. Some former students may have decided to sell their books after they graduate or quit their studies.

Hectic schedule

The first week of a new term is usually easy as it is mostly spent on orientation or discussion of class synopsis. But the following weeks may become frenzy with projects, quizzes and, before you know it, examinations. Your extra curricular activities can also demand more of your time and attention.

Still, there's no need to panic. Plan ahead and, if this fails, practice the art of surrender. Avoid saying "yes" to every responsibility given to you.

If you belong to two or more campus organizations, make sure you give them equal attention so that you don't become less effective or productive in any one of them. Learn to say no or recommend people who can do the job if you know it's impossible to squeeze new tasks into your already hectic schedule.

New house/roommates

Learning to live with new roommate(s) is important. The sooner you make friends with them, the better.

You might have to live with them for the whole semester (or for several school terms). Try to know them better and discover common interests or activities you both enjoy. Your roommates can add more fun or pain to campus life. They can be your best friends or biggest foes. Deal with them with kindness and without prejudice.

But if it's impossible or if they want to keep walls between you, don't push it. Just try to coexist peacefully and make sure you do not end up murdering each other.

Budget

Students normally have less money during the sem break. So they get excited with the idea of having an allowance to spend as they please. Be careful though not to spend everything at the start of a semester, leaving you with very little for the rest of the term. Spend wisely.

You can supplement your allowance by taking on-campus jobs for students, especially if you who have a lot of free time.

E-mail the author at lhen@postmark.net

Seven Nation Army	*White Stripes*	**TONE SEVEN**
Have A Little Faith In Me	*Mandy Moore*	**TONE FAITHIN**
Half-Life	*Duncan Sheik*	**TONE HALFLIFE**
Girlfriend	*B2K*	**TONE GF**
Narito	*Rico Puno*	**TONE NARITO**
Natural Woman	*Kelly Clarkson*	**TONE NATURAL**
Baby I love U!	*J.Lo*	**TONE BABYLOVE**
So Yesterday	*Hilary Duff*	**TONE SOYDAY**
Langit Ang Pag-ibig Mo	*Mariella*	**TONE LANGITANG**
Magasin	*Eraserheads*	**TONE MAGASIN1**

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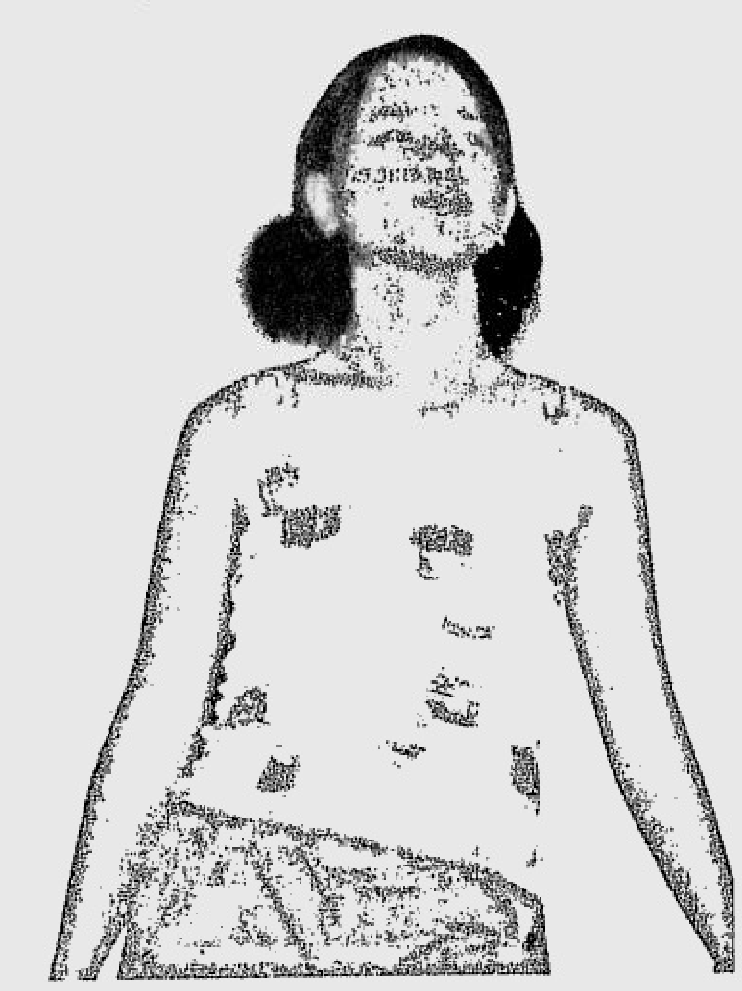
A DIFFERENT kind of fund-raiser

The Lumenatrum party had a young crowd and pulse-pounding music, but it was all for a good cause

POSING for charity


THIS model is playful in pretty pink.

Text and photos by Adrian Dy
2bU! Correspondent

A CHARITY event often means elderly society matrons coming together to shell out P5,000 for a plate of spaghetti.

But at Lumenatrum, held at the Strata Suites last Oct. 30, those traditional do-gooders were conspicuously missing. Instead, there were young, hot bodies and pulse-pounding music.

"It started as a joke, and somehow it evolved into a goal," said Yvette Ty, one of the organizers of the event.

Lumenatrum, which means light and dark, combined a fashion show and battle of the bands. What set it apart from similar parties teens are so fond of cooking up is the fact that the event was for a good cause. Half of the net proceeds went to the Bantay Bata Foundation.

The bash was sponsored by JVC Car-Audio and Pink magazine, with Pink's fashion editor, Erica Paredes, styling the clothes donated by Guess and U Rustan's.

Twenty aspiring models—Anna Tan, Arming Sy, Danni Tsai, Gretch Santos, Kat Arambulo, Jamie Brojan, Jennifer Sing, Joyce Chan, Malou Araullo, Relyn Tan, Remedios Chan, Sophia Cocuaco, Steph Chua, Stephanie Lim, Ystacey Ty, Dale Dy, Enrique Sola, Manuel Sy, Mike Mendoza, and Roberto Sioco—donned the clothes.

Before the fashion show, Buy Me A Drummer, Chrome 8, Jal Band, Kismet, Left of Center, Peter Caimbon, Rhyme Scheme and Tsuper ng Jeep performed, with Francis Cruz contributing an intermission number.

The event was hosted by Joanna King, Ljay Reyes, Eda Go and Christina Lee.

"We were quite overwhelmed by the turnout," Ty said. "We knew there would be quite a lot of people there. We just didn't expect that there would be that many people. When everything was over, we knew that our efforts had paid off."

Not only did Bantay Bata benefit, but everyone had a good time. The audience went home satisfied, having gotten their money's worth, and the bands and models got lots of free exposure.

With Lumenatrum such a success, will there be a repeat engagement? "Yes, but (not) now because we're going to focus on our studies. Maybe next year!" said Ty.

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CHANGE THE WORLD

2bU!'s Santa's helpers project

Let's bring back the Christmas spirit, one good deed at a time

LAST week, we sent out an e-mail asking people to do what they can to reawaken everyone else's Christmas spirit.

Here's an excerpt: "With everyone's Christmas spirit dwindling year after year after year, I think it's about time we did something to spread a little holiday cheer.

We can all take part in this.

We are encouraging you to go out and be extra nice, extra generous, extra perky, extra cheerful. Do what you can to make others a little happier. Share a little more of yourself. Do small things. Do big things. Do great things.

Bake a batch of cookies and give them out to your friends. Offer to drive your mom around. Give some of your clothes to your helpers. Pass out candy to street kids. Make a scrapbook for your sister. Be as creative as possible.

When you're done spreading a little joy, go back to your computer and e-mail your story to Ls_2bu@inquirer.com.ph.

We will be printing your stories on 2bU!'s Christmas bulletin board.

It's the season for good deeds."

Days later, the replies started to flood in. Here are some of them:

- My sister and I had pizza leftover from a trip to Yellow Cab. We saw a stray dog and gave the rest of the pizza to him.—**Chrissie, 24**

I gave my brother money.—**Mel, 22**

I drove my sister to a party without complaining. I even fetched her after.—**Duke, 20**

My friends and I had dinner at a Chinese restaurant. We had a lot of food leftover, so we decided to have them wrapped and we gave them to street kids.—**Ryan Yu, 23**

I was able to stop being cranky. If you know me, you know that's an incredible feat. I made pleasant conversation with a lot of people and even smiled at strangers.—**Les, 18**

It's a good start.

We want you to take part in our project too.

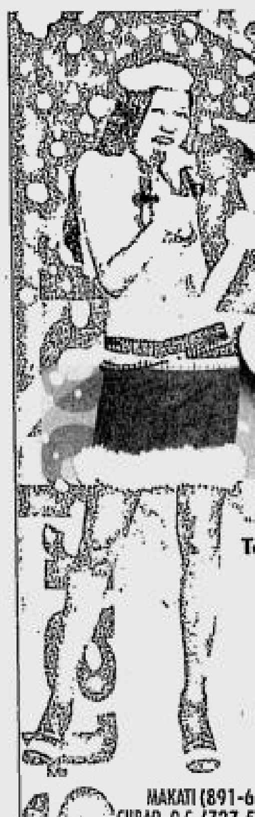
Spread warmth, love and peace any way you can.

Together, we can try to make our world a little less hostile, a little more caring, and much, much happier.

E-mail your stories to Ls_2bu@inquirer.com.ph. We are eagerly waiting.

COOKIES
Steph B.

ILLUSTRATIONS: STEPH BRAVO



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Per DTI-NCR Permit NO. 3533 Series of 2003

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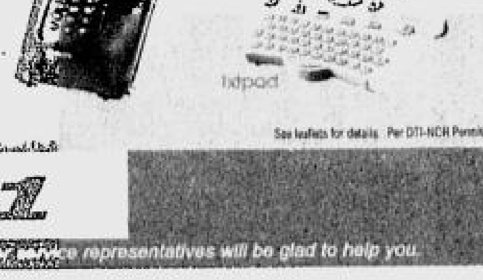

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*This amount can be used for any combination of the following PLDT services: IDD, NDD, Vibe Internet, or Hype text messaging.

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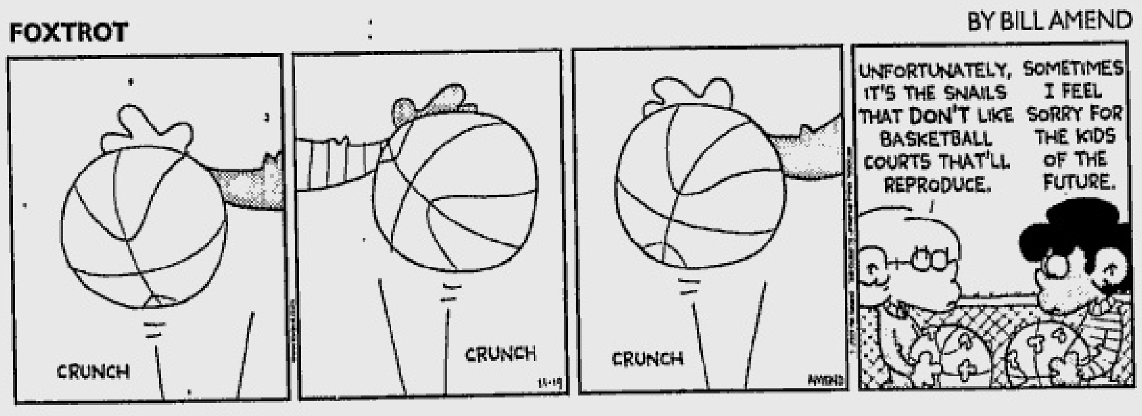
CRUNCH
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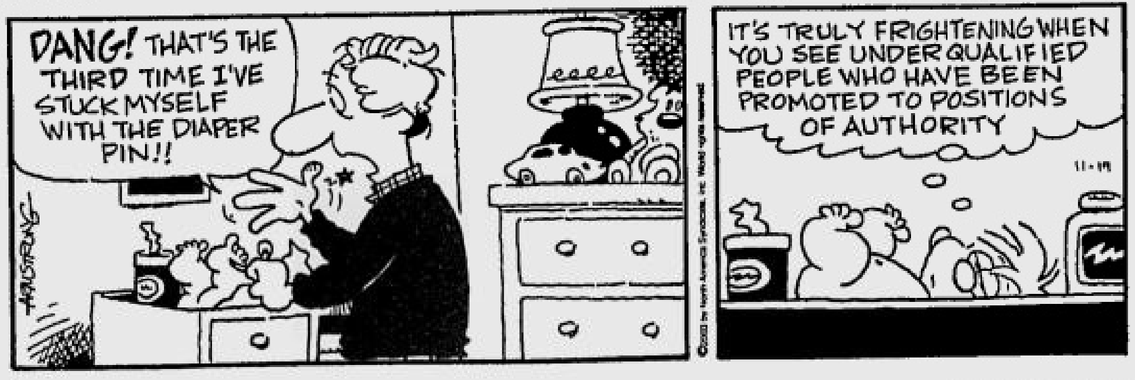
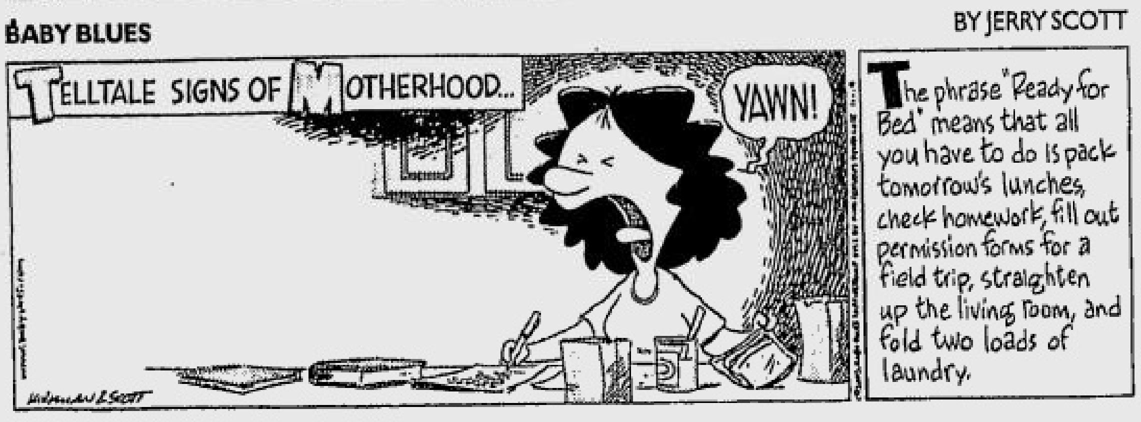
CRUNCH
UNFORTUNATELY, IT'S THE SNAILS THAT DON'T LIKE BASKETBALL COURTS THAT'LL REPRODUCE.
SOMETIMES I FEEL SORRY FOR THE KIDS OF THE FUTURE.
11-19
AMEND

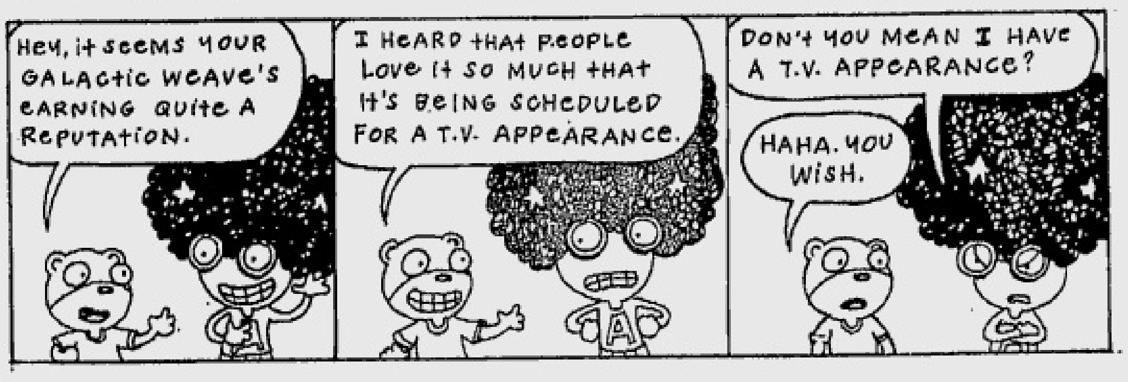
MARVIN BY TOM ARMSTRONG


DANG! THAT'S THE THIRD TIME I'VE STUCK MYSELF WITH THE DIAPER PIN!!
IT'S TRULY FRIGHTENING WHEN YOU SEE UNDERQUALIFIED PEOPLE WHO HAVE BEEN PROMOTED TO POSITIONS OF AUTHORITY
11-19
ARMSTRONG

BABY BLUES BY JERRY SCOTT


TELLTALE SIGNS OF MOTHERHOOD...
YAWN!
The phrase "Ready for Bed" means that all you have to do is pack tomorrow's lunches, check homework, fill out permission forms for a field trip, straighten up the living room, and fold two loads of laundry.
KIRKMAN & SCOTT

ATOMO AND WEBOY BY LYRA GARCELLANO


Hey, it seems your galactic weave's earning quite a reputation.
I heard that people love it so much that it's being scheduled for a T.V. appearance.
Don't you mean I have a T.V. appearance?
Haha. You wish.
A

HOROSCOPE

BY FRANCIS DRAKE

YOU BORN TODAY: You want to shake things up and make a difference in the world. You're modern, abreast of the times and unusually convincing. You know how to consolidate power, in part because you believe in yourself. Important areas of your life will wrap up this year to create room for new things to begin.
Birthdate of: Ted Turner, media mogul; Larry King, TV talk-show host; Meg Ryan, actress.

ARIES (March 21 to April 19): Expect shortages and delays at work today. Staff members might call in sick. Production and efficiency improve as the day wears on.

TAURUS (April 20 to May 20): This morning is a particularly good time for creative, artistic work. You are thinking out of the box. Wild ideas might occur to you. Why not write them down in case you need them later?

GEMINI (May 21 to June 20): Confusion at home this morning could throw you off balance. Refrain from making important decisions until later in the afternoon. You can trust the universe better then.

CANCER (June 21 to July 22): This morning is mildly accident-prone, so be careful walking and driving to work. Conversations with colleagues, however, could be unusually candid and revealing.

LEO (July 23 to Aug. 22): Definitely do not shop or make important financial decisions this morning. In fact, do not make any significant commitments or promises. (This afternoon will be much better.)

VIRGO (Aug. 23 to Sept. 22): Don't be worried if you feel spaced-out and confused. There is a vague quality to life this morning. This afternoon, however, everything snaps back into place.

LIBRA (Sept. 23 to Oct. 22): Since you are concerned with purchasing and financial matters more, avoid shopping this morning. From late afternoon onward, conditions are much improved.

SCORPIO (Oct. 23 to Nov. 21): This morning is not ideal for important business. However, it's a wonderful time to enjoy the company of friends, especially female acquaintances.

SAGITTARIUS (Nov. 22 to Dec. 21): This is a good day to talk to a parent. However, if you're talking to your boss or an authority figure, do not agree to anything or make any commitments in the morning and early afternoon.

CAPRICORN (Dec. 22 to Jan. 19): This morning is a poor time for important decisions, especially related to publishing, travel and legal matters. Don't agree to deadlines. Stay flexible. Make up your mind later in the day.

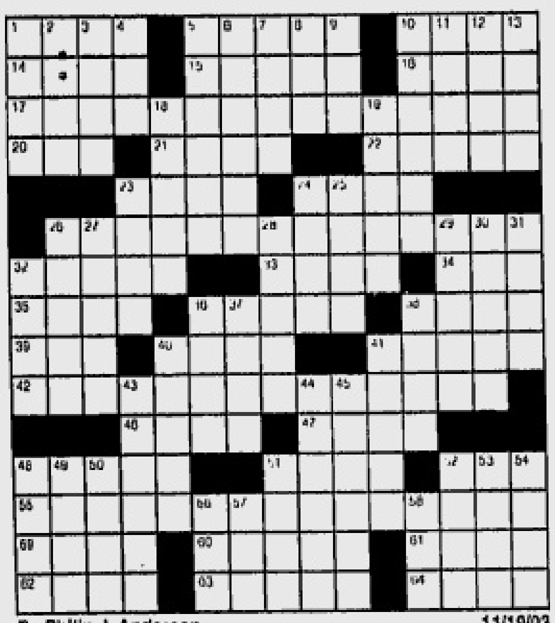
AQUARIUS (Jan. 20 to Feb. 18): This is a powerful time for you! You're working hard, and people notice you. Therefore, avoid important decisions about shared possessions and debt-related matter until mid-afternoon today.

PISCES (Feb. 19 to March 20): Frank discussions with partners and close friends take place today. Make sure you don't spill secrets—you might later regret it. Listen to others, but be careful what you say. (You'll be glad you did.)

DAILY CROSSWORD

ACROSS
1 Veggie in gumbo
5 __ Alegre, Brazil
10 Attired
14 Cake layer
15 In flames
16 Sitarist Shankar
17 All the time
20 Lubricate
21 AAA advice
22 Cognizant
23 Bird with a laughlike cry
24 Hint
26 All the time
32 Daring feat
33 Excessive anger
34 Criticize harshly
35 Reagan's Alexander
36 Taters
38 Corncob, e.g.
39 Vessel with a spigot
40 Window ledge
41 Muscle power
42 All the time
46 No sweat
47 Matures
48 Otherwise called
51 Hook's underling
52 Natl. TV network
55 All the time
59 Skin orifice
60 Expansive
61 Land unit
62 Move about
63 __ Carta
64 Angel's prop

DOWN
1 Palindromic name
2 Fuzzy fruit
3 Stagger
4 Prince Valiant's son
5 Running-back Walter
6 Outrage
7 Ocho __, Jamaica
8 Play about Capote
9 "__ the land of the free"
10 Loosely twisted worsted yarn
11 Kilauea flow
12 Asseverate
13 Have supper
18 Brook fish
19 Gravy
23 Pine (for)
24 Libyan neighbor
25 Chair supports
26 Video-game name
27 Regretting
28 Verily
29 State a thought
30 "R.U.R." playwright
31 Was privy to
32 Actress Elisabeth
36 Caesar and Vicious
37 Sports action
38 Dessert pastries
40 Secret store
41 Lovable
43 Thug's rod
44 Upolu resident
45 To-do list
48 Elec. units
49 Booty
50 Inscription on the cross
51 Pollution problem
52 Zany Imogene
53 Aaron or Raymond
54 Part of a plan
56 PC maker
57 Gun lobby
58 I doubt it!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By Philip J. Anderson
Portland, OR
11/19/03

Tuesday's Puzzle Solved

B	A	R	E	■	T	E	A	M	O	■	E	B	B	S
A	D	E	N	■	A	L	C	A	N	■	G	L	O	W
B	O	R	D	E	R	L	I	N	E	■	O	O	N	A
A	B	U	Z	Z	■	■	D	I	T	■	T	O	N	Y
S	E	N	O	R	A	S	■	A	W	A	R	D	■	■
■	■	■	N	A	I	L	■	C	O	P	I	L	O	T
J	I	B	E	■	D	O	E	■	■	S	P	I	R	E
E	A	R	■	B	E	E	L	I	N	E	■	N	A	N
S	N	E	E	R	■	■	F	B	I	■	C	E	N	T
T	S	A	R	I	N	A	■	I	N	C	H	■	■	■
■	■	D	E	M	O	S	■	S	E	R	A	P	H	S
T	A	L	C	■	T	H	E	■	■	A	P	R	I	L
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S	H	E	D	■	D	E	E	R	E	■	N	E	S	S

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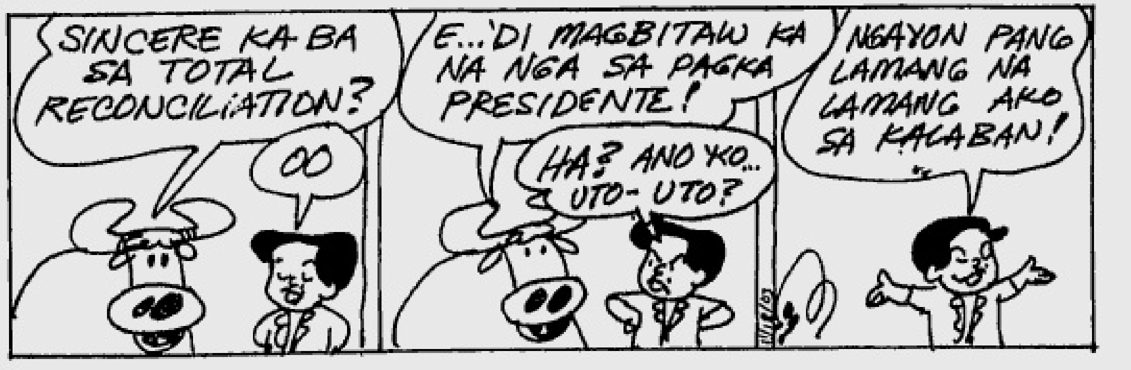
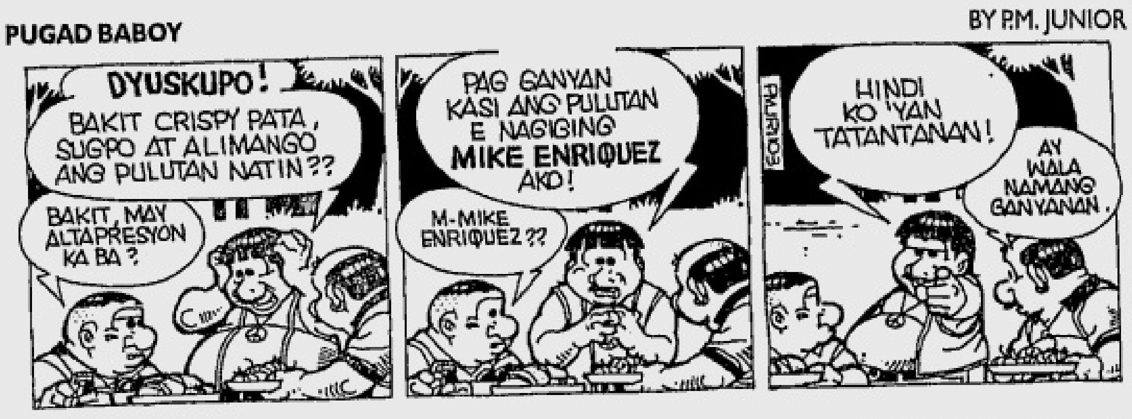
11/18/03

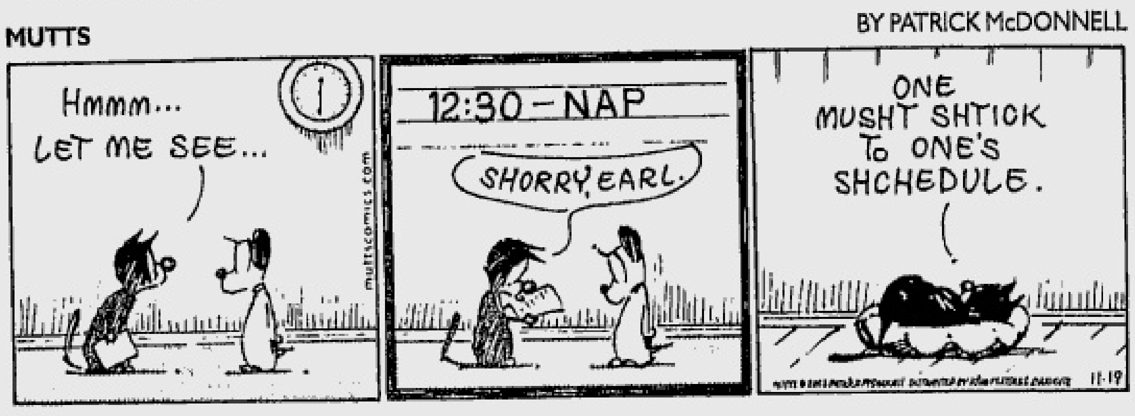
A. LIPIN BY JESS ABRERA


SINCERE KA BA SA TOTAL RECONCILIATION?
OO
E...'DI MAGBITAW KA NA NGA SA PAGKA PRESIDENTE!
HA? ANO KO... UTO-UTO?
NGAYON PANG LAMANG NA LAMANG AKO SA KALABAN!

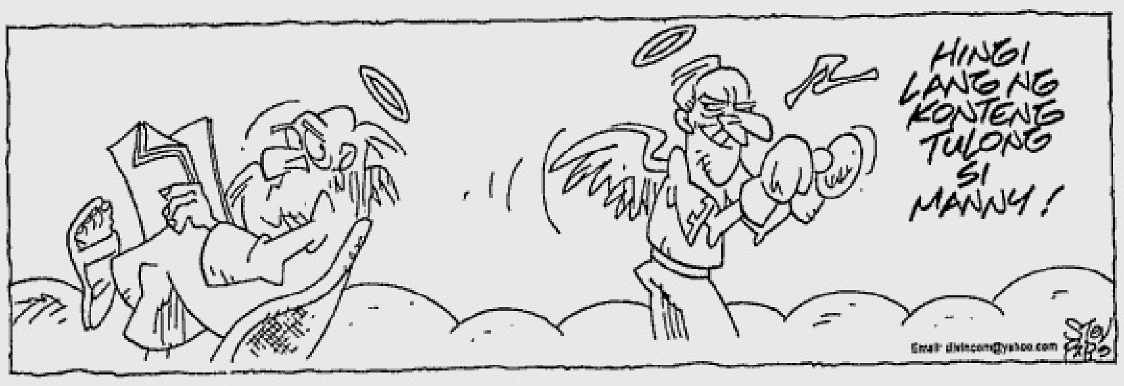
PUGAD BABOY BY P.M. JUNIOR


DYUSKUPO! BAKIT CRISPY PATA, SUGPO AT ALIMANGO ANG PULUTAN NATIN??
BAKIT, MAY ALTAPRESYON KA BA?
PAG GANYAN KASI ANG PULUTAN E NAGIGING MIKE ENRIQUEZ AKO!
M-MIKE ENRIQUEZ??
HINDI KO 'YAN TATANTANAN!
AY WALA NAMANG GANYANAN.
PMJR.03

MUTTS BY PATRICK McDONNELL


Hmmm... LET ME SEE...
muttscomics.com
12:30 – NAP
SHORRY, EARL.
ONE MUSHT SHTICK TO ONE'S SHCHEDULE.
11-19

DIVINE COMEDY BY STEVEN PABALINAS


HINGI LANG NG KONTENG TULONG SI MANNY!
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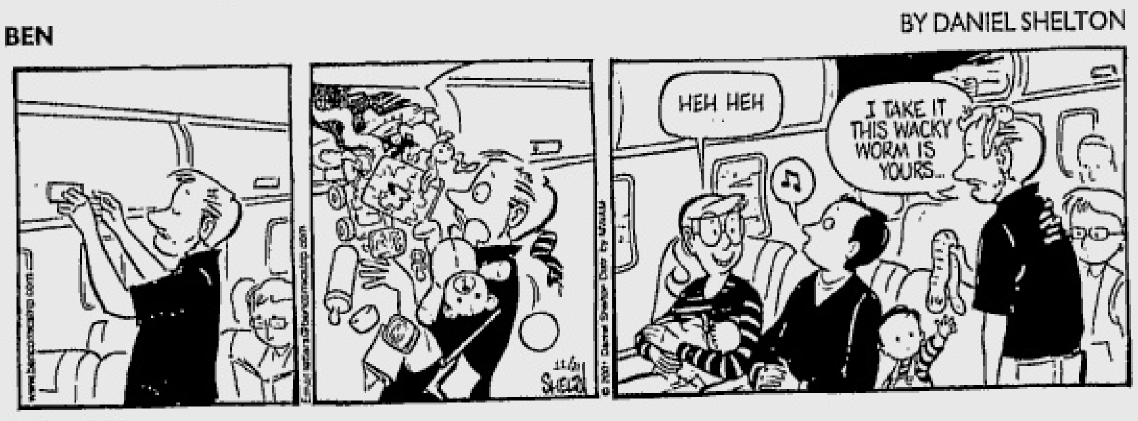
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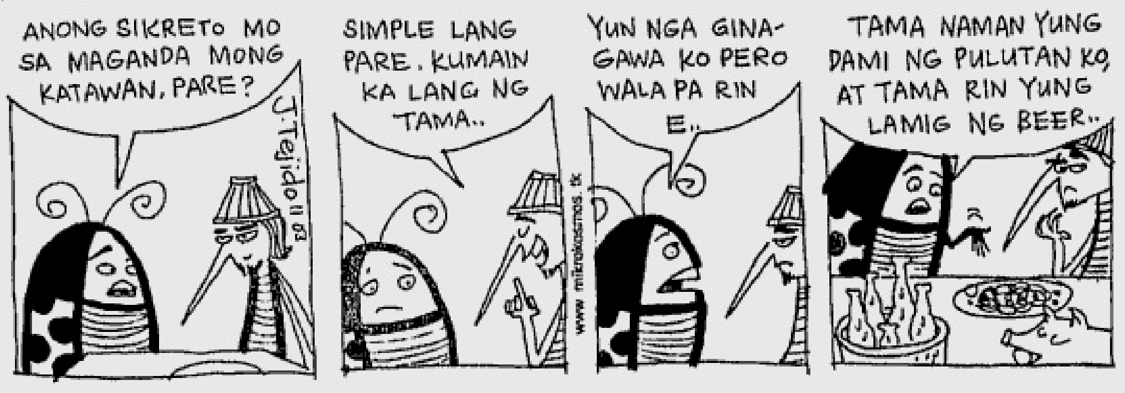
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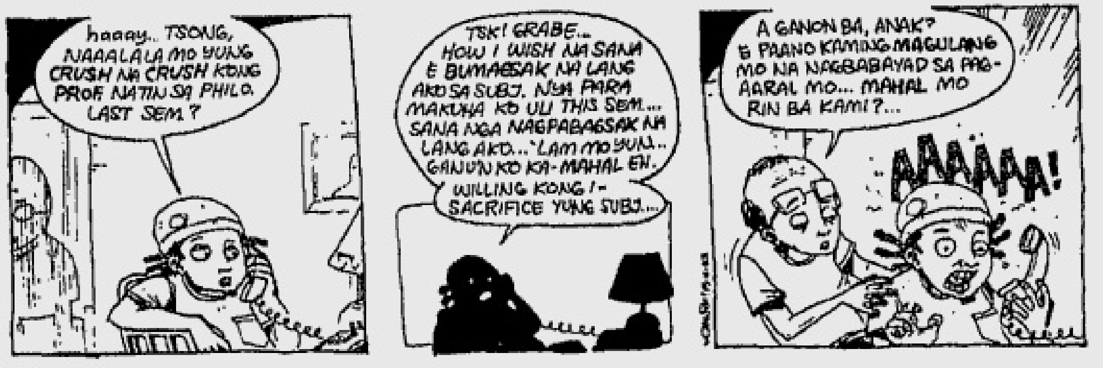
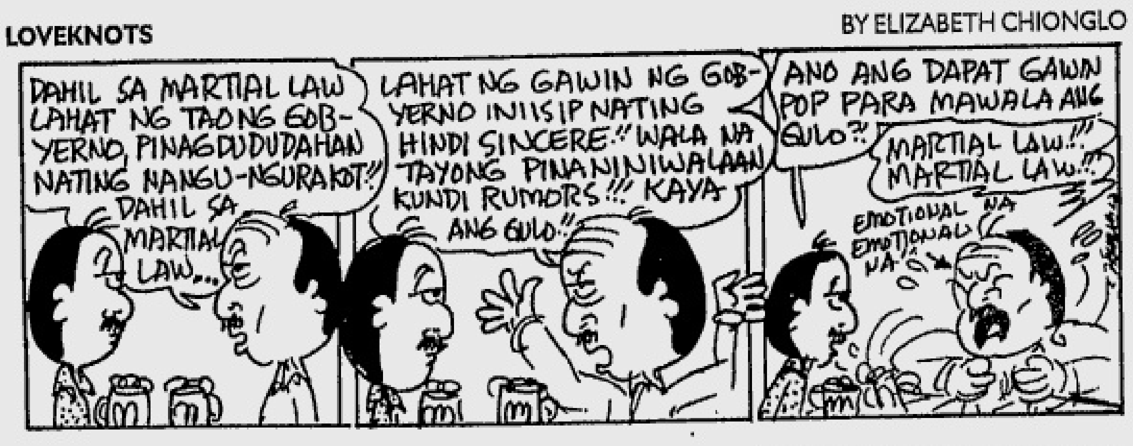
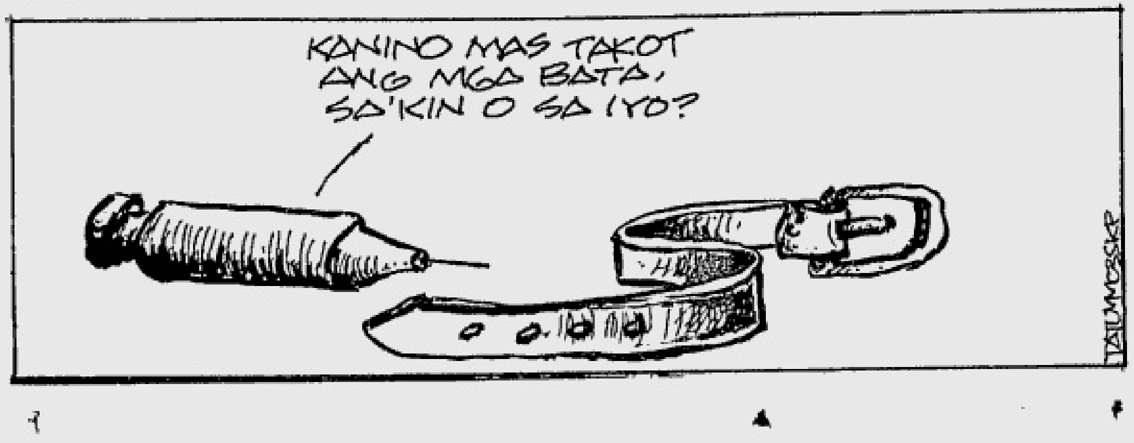

haaay.. TSONG, NAAALALA MO YUNG CRUSH NA CRUSH KONG PROF. NATIN SA PHILO LAST SEM?
TSK! GRABE.. HOW I WISH NA SANA E BUMAGSAK NA LANG AKO SA SUBJ. NYA PARA MAKUHA KO ULI THIS SEM... SANA NGA NAGPABAGSAK NA LANG AKO... 'LAM MO YUN.. GANUN KO KA-MAHAL EH.
WILLING KONG I-SACRIFICE YUNG SUBJ...
A GANON BA, ANAK? E PAANO KAMING MAGULANG MO NA NAGBABAYAD SA PAG-AARAL MO... MAHAL MO RIN BA KAMI?...
AAAAAA!

LOVEKNOTS BY ELIZABETH CHIONGLO


DAHIL SA MARTIAL LAW LAHAT NG TAONG GOB-YERNO, PINAGDUDUDAHAN NATING NANGU-NGURAKOT!!
DAHIL SA MARTIAL LAW...
LAHAT NG GAWIN NG GOB-YERNO INIISIP NATING HINDI SINCERE!! WALA NA TAYONG PINANINIWALAAN KUNDI RUMORS!!! KAYA ANG GULO!!
ANO ANG DAPAT GAWIN POP PARA MAWALA ANG GULO?!
MARTIAL LAW!! MARTIAL LAW!!
EMOTIONAL NA EMOTIONAL NA

TULDOK BY PAPU AND TATUM MILAMBILING


KANINO MAS TAKOT ANG MGA BATA, SA'KIN O SA IYO?
TATUM

Conversations in a taxi cab

By Catherine Young
2bU! Correspondent

BECAUSE there is no direct way to commute from the University of the Philippines to my house, I have to take taxis every day. In the process, I have encountered colorful personalities we have sometimes feared but overlooked: drivers.

My acquaintance with them did not come by accident. E-mail stories of evil cabbies who robbed their passengers frightened me and my parents.

My mother advised me to talk to the driver, so whatever bad thoughts he had might be overwhelmed by God's gift of conscience.

Personally, I am relieved if a cab has a crucifix or a rosary hanging from the rear-view mirror. At least the driver believes in a higher power who will strike him down from the heavens should he try anything on me. Indeed, faith and security go together.

Some cabbies are funny, others are scary, some need therapy, others want to be your shrink. Honest cabbies are also interesting.

The spy

Hands down, this was the strangest cab driver I've come across.

I should have taken a hint from the unconventional interior of the car. Seat covers were made of black leather and everything else was pure white.

The plate number of the cab was not painted on the inside of the car door, which was strange. There were many gadgets on the dashboard such as radio, thermometer and pressure gauge.

The truly bizarre part of the ride was the cab driver himself, who was dressed in the same colors as his car interior and kept speaking in muffled emotionless tones on his radio.

What was creepy were his hands, which were white and looked as though they never went through a day's work—like the Taltos in Anne Rice's "Mayfair Witches" trilogy.

For a brief moment, I was nearly convinced he was either a spy or a member of some syndicate group. Fortunately, the ride was a safe one, although I nearly tripped as I rushed out of the door.

Jehovah's Witness

This driver asked me what I was taking up. After telling him that I was taking up molecular biology, he said, "*Ah, so gusto mong maging* scientist?"

Seeing me nod, he asked about my religion, which is Roman Catholic. He said he was a member of the Jehovah's Witnesses.

During the trip, he told me to take one of the Bibles from the cab. He asked me many profound questions such as whether I believe that God really wrote the Bible.

I suspected he asked the questions because I was into science. After hearing my answers, he instructed me to turn to a particular Bible verse that supposedly provided the answer to this question.

He might not have influenced me to convert to his religion, but it was a humbling and educational experience that was worth more than the cab fare.

Family man

I have great respect for fathers working hard for their families, so this driver got my respect. He mistook me for a teacher, which I hastily corrected.

He spoke of his daughter whom he thought would want to become an artist. Worrying about finances, he told me of his meager income and how he really wanted his daughter to be successful. I told him about the relatively cheap tuition of UP, the talent of students in the College of Fine Arts, and how his daughter could apply for a scholarship to further decrease her academic expenses.

Our conversation digressed to colleges in general, where he was in awe of the high cost of tuition in some universities. He proceeded to talk about one of his passengers, a middle-aged professor from a prestigious school. The professor was recently fired from the school because he would not take a bribe from a student he flunked. Because the student came from an affluent family, the school chose to side with him.

Whether the story was true or not, the driver and I were nonetheless disheartened at school politics, although before I got off, he thanked me and said he'd start working on his daughter's application.

Mysterious names

Like many passengers, I am intrigued by mysterious names on the cab's exterior. One had the word "Kalliopi" in big block letters. Wondering about the misspelling of Greek mythology's Muse of epic poetry, I asked the driver about how cabs are branded with such interesting names. So I got a lecture on the taxi system from the cabbie who introduced himself as Roger.

It is usually the operator (who owns the cab) who gives the name, although drivers can sometimes have a hand in it, too. The driver and the operator agree on a "boundary fee," so any money in excess can be kept by the driver.

According to Mang Roger, who had been in the business for 30 years, boundary fees usually fall between P800 to P1,000 a day. Aside from turning over money to the operator every day, it is also the driver's job to monitor the cab's condition.

Mang Roger also told me about his life. He originally worked in the Middle East as a cargo driver, where he obtained an international license.

My interest in the world of taxi cabs possibly struck him as strange because he remarked that he had yet to see a female cab driver. Women, according to him, have penetrated the many aspects of society that were previously reserved for men like security guards. He expected that in the future there would be women drivers as well.

Neurotic

This driver needed therapy, for he believed in the powers of Ernie Baron. This was a cab ride from Megamall, and as soon as I got in, he started to talk about this woman who had a particularly large abdomen waiting for a ride. "Cancer *iyan*," he said as he pulled away from the taxi queue. "*Dapat magpatingin siya kay* Ernie Baron."

On his diatribe on this media personality's "miracles," I was politely laughing at the right places although deep inside I was thinking, "This is going to be a long ride."

Noticing my expression, which was permanently frozen into a smile, he said, "*Buti pa ikaw,* miss, *mabait na pasahero.*" He proceeded to rant about a wealthy snob who he said looked down on taxi drivers and was the most difficult passenger he ever had in 14 years. "*Mayaman nga siya, pero ang pangit naman,*" he repeated through the rest of the trip.

Clearly, the guy had issues with this supposed rich and ugly matron from Valle Verde. He turned to me and said, "*Pero ikaw,* miss, *mabait. Nagtratrabaho ka na ba? Pilipino ka ba?*"

After giving a vague description of my family ancestry, he went, "*Tatlong taon ka na sa* UP, *bakit alanganin pa rin ang Tagalog mo?*" Well, that cut his tip in half, I thought.

A few minutes later, as he parked near my house, he gave me a warm smile and said, "*Alam mo,* miss, *suwerte ang magiging asawa mo.*" And just like that, the tip was doubled.

E-mail the author at cathy_young1@yahoo.com

What's your most interesting cab experience?

WHEN my sister and I rode a cab in San Francisco last year, it turned out the driver was Pinoy. We talked about the Philippines all the way to Fisherman's Wharf.—**Cricket, 20, UP**

May taxi driver *na nagsabi sa akin na mas maganda pa raw ako kay* Jolina.—**Jazz, 19, UP**

In Beijing, cab drivers have dividers that resemble a cage to protect them from robbers, etc., which I find strange, because in Manila, the person who needs protecting is the passenger.—**Len Uy, 20, AdMU**

Interesting? More of freaky. My sister and I were going to meet our friends in Makati for a gimmick, so in short we were kind of dressed up. After six cabs refused to let us ride, probably knowing we were going to somewhere like Makati, I started to be really pissed off. So when the next cab refused us, I commented, "*Ba't kayo namimili ng sakay? Bawal yan ah!*" Next thing I knew, he was out of the cab with a steel pipe, ready to hit us! Good thing he regained his senses and went back to his cab."—**Jorel, 20, UP**

I once rode a cab whose insides were all red... seat covers, car freshener, red Santo Niño choked by a red rosary, even the taxi driver's shirt and baseball cap were red! Ugh, it was like entering a bloody murder scene.—**Ria S., 20, UST**

It was 9:30 am and I had to go to GMA-7. The cab driver was playing classical music. I mean Bach and Mozart over the radio, which was kinda surprising for a cab driver. I asked about it, and he told me it soothed him while driving. True enough, it was my most soothing cab ride ever. I wish all taxi drivers were that refined.—**Sahlee Glo, 24**

Being almost an hour late for a test, I had to ride a cab to UP from the MRT station. Midway into the trip, I realized I didn't have enough money. Good thing the driver let me off. The next day I saw him waiting for passengers at the same station. I paid him, and for another ride to UP.—**Kurt, 19, UP**

Three or four times *'yung* driver *naihi* from UP Diliman to Makati.—**Dil, 19, UP**

A Philcoa-SM FX driver asked for my name and number. *Kamukha ko raw si* Mickey Ferriols. Weird.—**Maan Rodriguez, 19, UP**

It was high noon. In the middle of heavy traffic, the cabbie started grabbing my thigh and talking dirty to me. It sounded weird, but it was hilarious.—**Hender, 20, UP**

The driver began ranting and complaining how all the young drivers of today were very arrogant and reckless, not knowing I drove my own car as well.—**Jon, 19, UP**

My cab driver suddenly told me he was a macho dancer for a gay bar somewhere, and that cab driving was only his sideline. Then he went on and on about his gay and girl customers, and even how much he earned. And then he freaked me out by asking for my cell phone number. I didn't even get off at my house for fear he'd be able to track me down. That was so scary.—**trueblleu, 19, UP**

There was this cab driver who brought me to school one time. I got in the passenger side and noticed that he was listening to the AM news. I dozed off a bit, but was quickly awakened by the loud cursing of the driver. I thought that we got into an accident or something. I soon realized that he was talking to the radio. Damn driver surprised me so much that I won't be snoozing in the cab anymore.—**Jamoi, 20, UP**

Catherine Young

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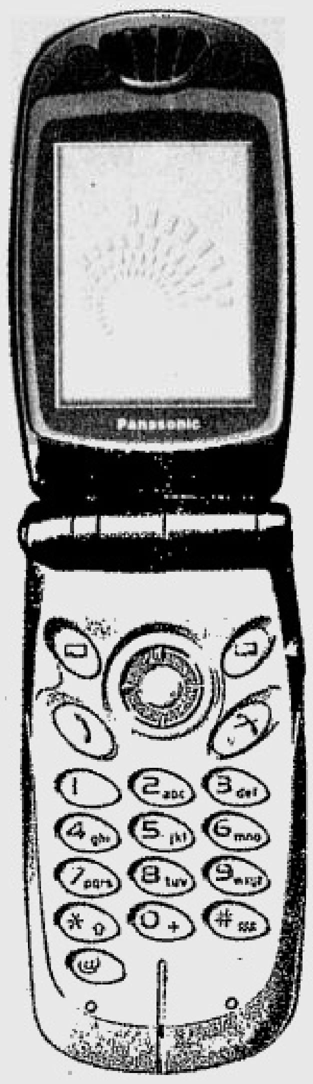

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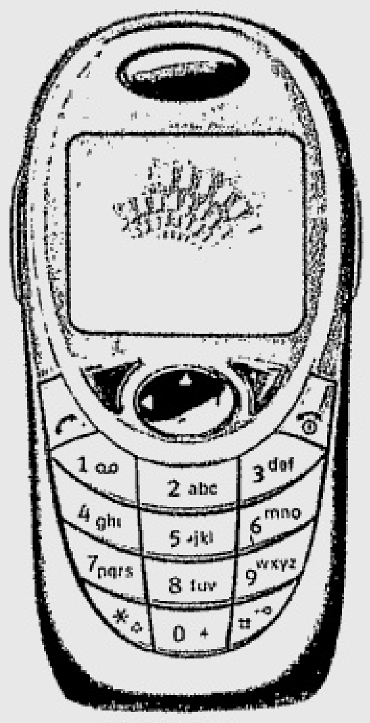

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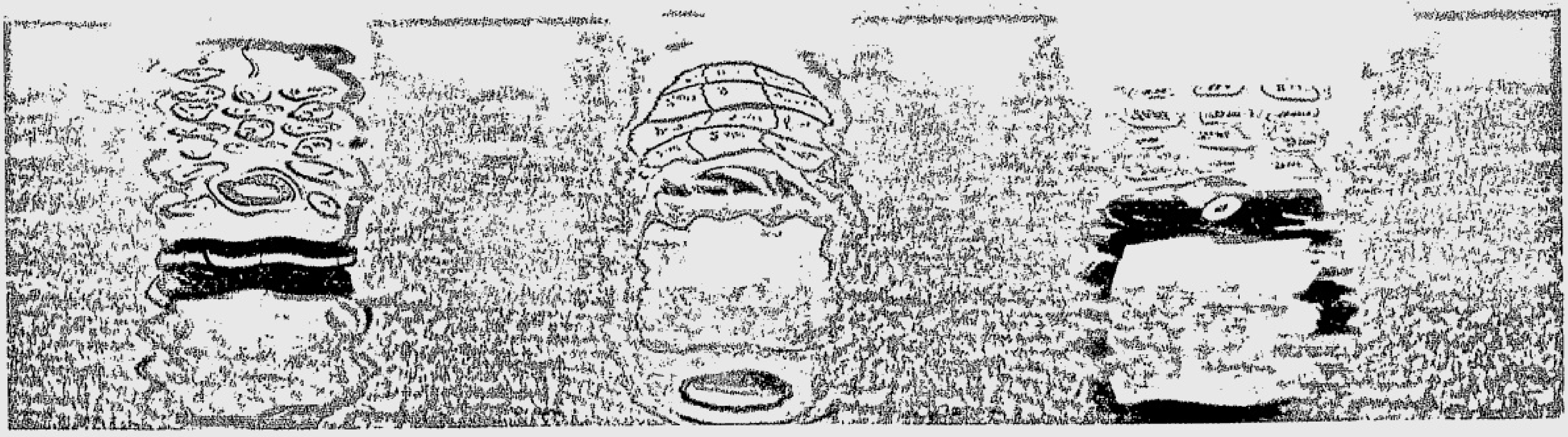

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Per DTI-NCR Permit No. 3000, Series of 2003.

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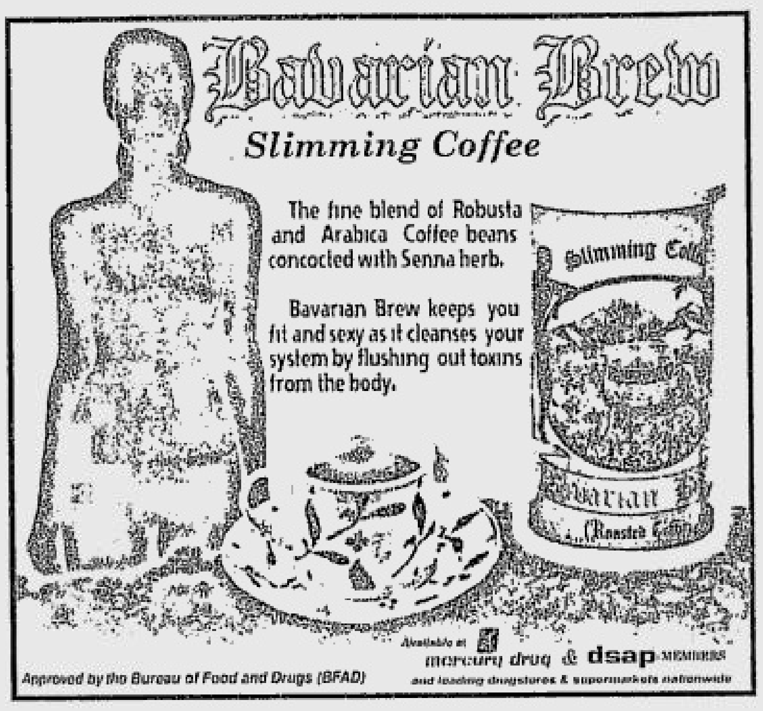
Which phone is for you?

This week, we give you three phone reviews and a phone preview to help you make a wise choice. One is patterned after the scorpion, another looks like the Tamagochi from the '90s, a third gives you the full color treatment and the last one is bound to tickle the gamer in you. So which one is it? Your call, fellas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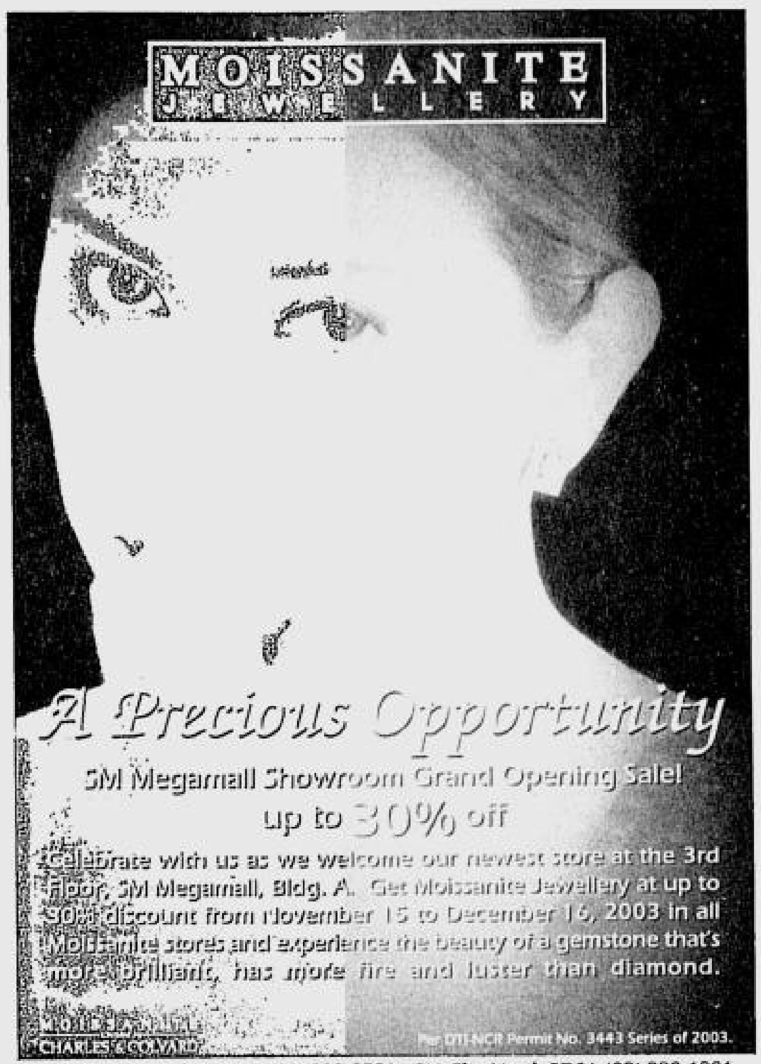
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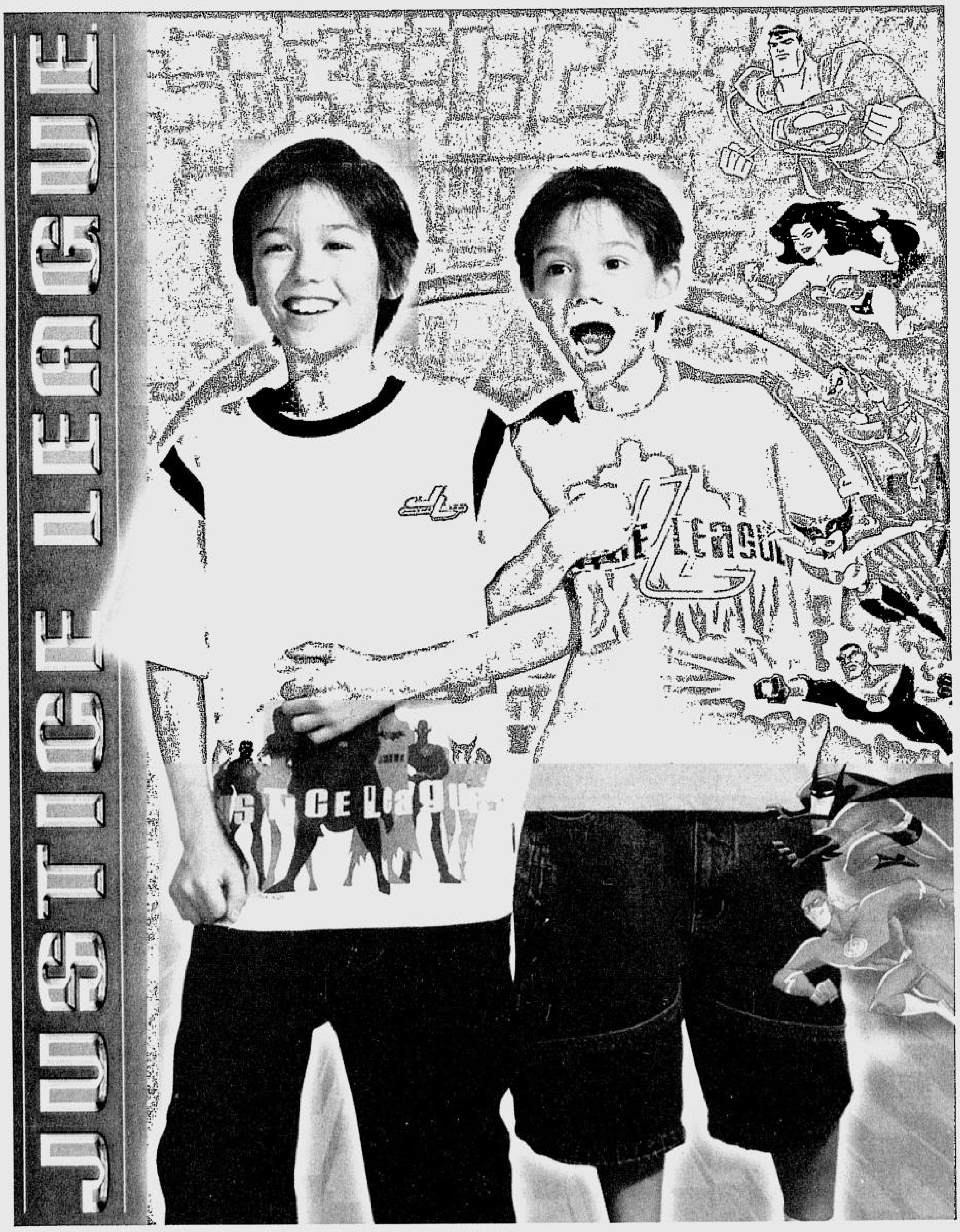

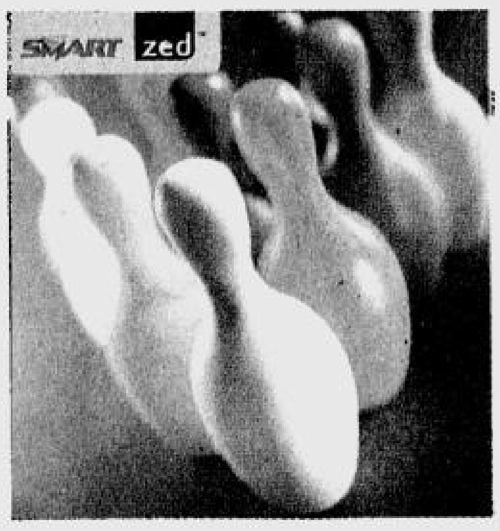

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You'll fall for these best-selling downloads.

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2. LOGO LUVSIGN
3. LOGO SEXYBABY
4. LOGO LOVE
5. LOGO LUVROSE
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7. LOGO HARTROSE
8. LOGO MAKEBABY
9. LOGO MRSUAVE
10. LOGO DOLFIN
11. LOGO ANGELGIRL
12. LOGO FRENCH
13. LOGO LASSEXY
14. LOGO TWIRLS
15. LOGO ASTIG2
16. LOGO JESUS
17. LOGO KISSING1
18. LOGO SATANFIRE
19. LOGO RINGSNAKE
20. LOGO URANGEL1

1 Mr. Suave
Parokya Ni Edgar
TONE MRSUAVE

2 Spaghetti Song
Sexbomb
TONE SPAG

3 I'll Be
Edwin McCain
TONE IBE

4 Where Is The Love
Black Eyed Peas
TONE WERISLUV

5 Kanlungan
Noel Cabangon
TONE KANLUNGAN

6 Unwell
Matchbox 20
TONE UNWELL

7 Numb
Linkin Park
TONE NUMB

8 Mr. Suave Ver. 2
Parokya Ni Edgar
TONE MRSUAVE2

9 Bakit Ka Iiyak
Jeremiah
TONE BAKITIYAK

10 Maybe
Enrique Iglesias
TONE MAYBE

11 Shake Ya Tailfeather
Nelly & P. Diddy
TONE TAILF

12 Perfect
True Faith
TONE PERFECT

13 St. Anger
Metallica
TONE ANGER

14 Get Busy
Sean Paul
TONE GETBUSY

15 Broken Vow
Lara Fabian
TONE BROKEN

16 Build Me Up, Buttercup
Sound Alike
TONE BUTTERCUP

17 Ignition
R. Kelly
TONE IGNI

18 Heart Shaped Box
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TONE HEARTBOX

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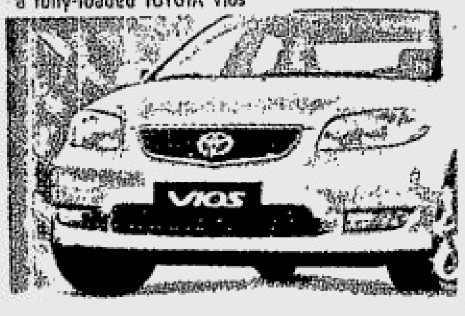

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SMART Simply Amazing!

Mobile phone with a deadly sting

The scorpion-inspired Siemens M55 makes a bid to become the leading-edge gadget in the market

By Jason Doplito
2bU! Correspondent

SIEMENS is hoping to capture the mobile market in the country by recently launching the M55.

Patterned after the deadly scorpion, this phone is expected to beat all other phones. But as in the jungle, it would take more than a little arachnid to beat the king of all mobiles.

But to give the M55 some credit, it doesn't disappoint either.

For starters, it has that dark, masculine design that is a bit too understated to be playful, and a little too sporty to be formal.

The keypad is divided into four sharply angular segments, and appears to be patterned after a scorpion's outer features.

The downside is that with some of the keys protruding awkwardly, it's uncomfortable to thumb through the mobile for several minutes.

The side panels have lighting features that blink according to your preferred settings. It can appear real tacky, especially if used during the day, as the only apparent use of this feature is for the mobile to glow in the dark. It's a good thing this can be deactivated and will therefore save battery life.

The phone weighs 83 grams and is roughly the size of an average palm. Since it is GPRS-capable and supports full color display, the screen can fit in seven lines at 4096 colors.

Colored pictures, therefore, appear more vivid, if still not at par with the other colored mobiles in the market. Users can adjust the illumination and contrast settings of the display to their preference.

User-friendly

The menu is set like a desktop, and with the four-way navigation key, it's easy for one to jump to the different submenus. In fact, longtime users of other mobile brands will find the M55 to be user-friendly, as the key functions are displayed on the screen, making it easy to know which button does what.

As for the text messaging function, it has a T9 dictionary that shortens the time to write an SMS message. The organizer menu has a calendar, appointments and tasks functions, although they appear to be unnecessary as they could have been integrated under one function as in other mobiles.

There is one good feature under the organizer menu, and that is the dictating machine. You will be able to record not only voice memos, but also the calls that you make.

As mentioned earlier, the M55 is GPRS-capable, enabling a user to connect to the Internet. (GPRS connection is network-related, but the Siemens local hotline should be able to provide you with the necessary information to activate this service.)

The good thing about the M55 is that it has a predictive text input, so you don't have to repeatedly type in your username if you're logging on to your e-mail client, for example.

Also, whenever you press the "back" button, you don't start at the beginning of the previous web page you were browsing, but exactly at where you left off.

There is also a resume function under the browser menu, so that you can go back to the WAP page you were browsing before you ended your GPRS connection.

Frustrating

But what's frustrating, though, is how items in certain WAP pages automatically scroll, instead of the words being showed all at once. It takes a lot of time to read one whole headline at the CNN page, for example. This can be irritating to even the most patient of users.

If your network allows it, the M55 can also download .gif, .jpeg, .wav and .mid files, as well as Java programs. The polyphonic feature of this mobile is rich in sound and loud enough to be heard in a noisy environment.

As with most colored phones, the M55 is MMS-capable, so you can exchange pictures and sounds with other mobile users. You can also attach a Quick Pic Camera IQP500 (bought separately) so you can take your own photos.

The battery lasts up to two days, with a charging time of up to two hours. It also has a triple band frequency allowing you to use the M55 anywhere in the world.

Visit www.my-siemens.com for more details.

Shaped like a small turtle, the Siemens SL55 fits perfectly in the palm of your hands

If you go for looks, this one's for you

By Janus Victoria
2bU! Correspondent

THE NEW Siemens SL55 mobile phone reminds me of a Japanese toy that became the fad a few years back, the Tamagochi pet. It's shaped like a small turtle that fits perfectly in the palm of one's hand.

Designed to be Siemens' lifestyle phone, the SL55 is definitely cute and light enough to be worn as an accessory. Its main feature is personalization, allowing the user to make her own menu with all the programs she uses regularly.

The phone also has the SyncML or "stay organized" feature that enables the user to synchronize contacts, calendar and tasks stored in the phone with the PC (personal computer) and other phones either through cable or infrared.

Inconvenience

There's, however, the matter of the inconvenient key pad. It's not the size of the keys that is the problem but how deeply they are embedded. The user has to press extra hard, but every time I do this I feel the other parts of the phone getting slightly out of shape as if they are going to break under the pressure.

Another thing I don't like about the model is that you have to answer several questions before you actually get to do what you want to do. It's quite irritating.

The SL55 has no built-in camera. Its companion gadget, the IQP-510 Quick-Pic Camera, has to be bought separately and is almost as big as the phone.

For a phone supposedly designed for today's lifestyle, this is a drawback. One of the pleasures of a phone like this is its ready availability for taking candid pictures of, say, friends eating in a restaurant or a party. With a detachable camera, the user is more likely to miss those "memorable" moments.

Amusement

But where the SL55 really succeeds is in giving the user an amusing toy. Capable of having.different polyphonic tunes assigned to each caller and of sending short messages with pictures, animation and tunes (MMS or multi-media messaging service) all in one go, you really just play with the phone.

Every time you slide the cover open, the phone makes an adorable sound. The screen resolution, 101 x 80 pixels, is good for displaying pictures. Moreover, one can have a conference call with as many as five people.

The phone has a loud speaker so the user can place it anywhere within hearing distance and does not have to hold it. It even has a voice command feature to start phone functions and a dictation machine for recording voice memos and phone conversations. And if you want to add new applications, just go online and check the website www.my-siemens.com.

All in all, the SL55 is an amusing toy.

The phone you've been waiting for

The Nokia 6600 could be better with a built-in radio, but what the heck, you'd love it as it is

By Katrina Anne Yap
2bU! Correspondent

TECHIES, heads up! The Nokia 6600 has arrived. And though it took Nokia a long time to bring it to the Philippines, it's definitely worth the wait.

The Nokia 6600 is a smart phone that offers the latest in technology. For starters, it has a 65K color screen—a big leap from other phones' 4K color screens.

With the new 65K color screens, taking and viewing pictures is a better experience.

The phone also has a VGA camera with 2x digital zoom for still capture and video recording. The camera has three modes: standard, portrait or night; and has a resolution of 640 x 480 pixels.

On the video recording side, the 6600 can capture video clips with audio. 3GPP video streaming and Real Video are also available.

Sharing images, animations, graphics, videos and ring tones is also made easier as the 6600 includes connectivity features such as GPRS, Bluetooth and Infrared.

Another feature we love is the personalization the phone can provide. 6600 has "Theme," comprising a customized wallpaper, screensaver, color palette, and background image—similar to those on Sony Ericsson phones.

Phone and alarm tones can be customized with True Tones and polyphonic ring tones.

The 6600 also has a wallet application that allows you to store personal information in a secure format. And you can also e-mail on the go!

Just when you thought you've heard enough to send you running to the nearest Nokia dealer, here's the best part about the Nokia 6600: It has 6 MB internal memory, and comes with a 32 MB Multimedia Card (MMC).

Now you can download loads of add-on applications like games. Wonderful news to gaming lovers!

Nokia could have made us much happier if they put in a radio as well. But what the heck, we forgive them. We love this phone.

Dimensions

- Volume: 113 cc
- Weight: 125 g
- Length: 108.6 mm
- Width: 58.2 mm
- Thickness: 23.7 mm

Other features

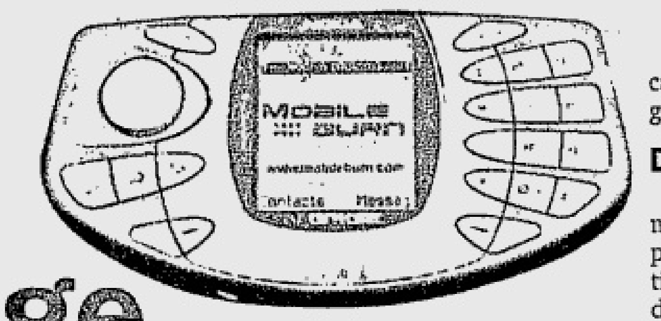
- Tri-band functionality—GSM 900/1800/1900
- Symbian7 OS 7.0s operating platform
- JavaTM, 8 MIDP 2.0
- One-touch mobile Internet access
- Integrated hands-free and conference call feature
- 5-way joystick navigation
- Voice dialing and commands
- Talk time: 4 hours; standby time: 10 days
- GPRS and MMS functionality with XHTML browser
- SSL and VPN (Virtual Private Networking)

Available colors

- Champagne gold
- Rose
- Light gray

For more info, visit www.nokia-asia.com

Get ready for the Nokia N-Gage



By Jay Mata
2bU! Correspondent

THE NOKIA N-Gage is a techie's wet dream, if you don't mind talking to a taco.

A few weeks ago, Nokia released "N-Gage" in the US, its answer to Nintendo Game Boys' dominance over the handheld video game market.

N-Gage is both a game console and a cell phone, so Nokia is hoping that the one-two punch will make it a hit among the kids.

This cellphone/video game device has been billed as the Swiss army knife of mobile technology, with enough features to make even James Bond salivate.

Aside from being a phone and a video game deck, the N-Gage has an Internet browser, an MP3 player, Bluetooth capability, a USB port, digital music player/recorder and even a stereo FM radio!

But let's be frank. As a game console, it is quite disappointing. But as a cell phone, Nokia has come up with another winner.

The game graphics aren't really bad to look at. They make anything on Game Boy look like moving cave paintings.

But perhaps in its hurry to make N-Gage the coolest gadget in the world, Nokia has overlooked a few design issues that quickly transforms the ultra-cool into the ultra-stupid.

Awkward

Aside from the awkwardly placed keys (which were necessary in order to accommodate the mandatory directional pad on a handheld game device), the phone looks as sleek and sexy as any other next-generation cell phone in the market today... at least until it rings.

The problem? The phone's mouthpiece and earpiece are found on the sides of the phone, not the face.

Imagine yourself about to bite into a taco and for some reason you missed your mouth and hit your cheek instead. That's how it's like using this phone; it makes you look like a dork.

And if the design isn't bad enough, playing games in this phone can prove to be a chore.

The game cards (which look like your standard phone memory card) must first be inserted underneath the battery. Which means that if you want to change games, you have to turn off the phone, open the back, remove the battery, remove the game card, replace it with the new game card, then put back the battery, close the back, and re-boot up the phone. User-friendly, huh?

Think about it: You may be juggling up to five pieces just to change games! This is okay if you are just at home, but definitely not in a public place where the tendency to drop things is significantly higher. As a blue-blooded gamer, I find this inexcusable.

Difficult

On paper, the N-Gage's features make it a very handy tool. Still, Nokia phones aren't exactly known for cutting-edge quality, and the N-Gage is no different.

The WAP connection is similar to what you would find in other phones, the MP3 player can hold at best only 10 minutes' worth of audio, and the FM radio can be a bit difficult to handle.

The games themselves, the core of the N-Gage and the one thing that sets it apart, isn't anything to rave about either.

The only game worth mentioning at the moment is "Tomb Raider." And even that is too puny on a small screen (Tony Hawk seems to be the only promising title in sight).

For all these, the Nokia N-Gage is one pricey gadget—around $200 (that's around P10,000, without tax!), with the game cards sold at $10.

Finally, N-Gage suffers from the same problem I have had with all other Nokia phones: difficulty in hearing from the earpiece. You'd think with all the features they've put in, they would have fixed this simple problem.

The Nokia N-Gage is by no means a bad phone. As I said, the features alone make it a great gadget. I simply don't think it deserved all the hype.

I was dreaming about N-Gage for the better part of this year. Now I'm just scratching my head.

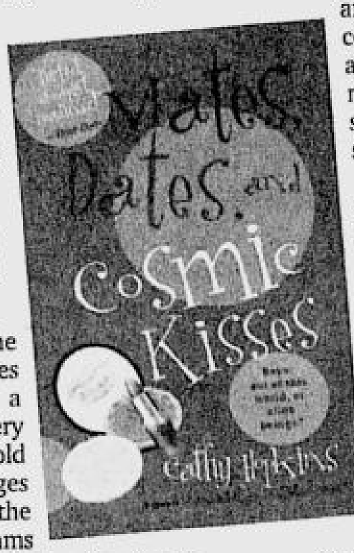
Another series on teen heartaches

By Pauline Buenaventura
2bU! Correspondent

A NEW wave of witty English teen novels have invaded bookstores in bright book covers.

After the highly addictive Louise Rennison series, "The Confessions of Georgia Nicholson," comes another teenybopper, girly girl series, the "Mates, Dates" series by Cathy Hopkins. So far, there are four novels in this series—"Mates, Dates and Inflatable Bras," "Mates, Dates and Cosmic Kisses," "Mates, Dates and Designer Divas" and "Mates, Dates and Sleepover Secrets." The fifth book, "Mates, Dates and Sole Survivors," will be out in January.

The series isn't that much different from other English teen novels. It tackles everything a teenage girl cares about—boys, friends, makeup, clothes, bitchy girls, awkward looking chests, fitting in and more hot, hot, hot boys.



'Mates, Dates and Inflatable Bras'

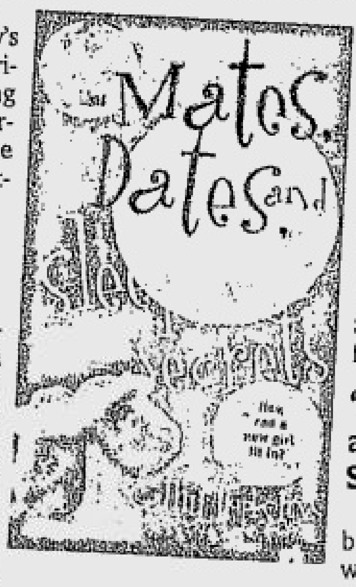
The first in the series, it introduces Lucy Lovering, a petite and very blonde 14-year-old whose life changes when she sees the man of her dreams crossing the road. She also has to deal with her best friend's new friend, the fantasy of every guy in London—a supermodel bod, a Beyonce face and sharp wit.

The title refers to Lucy's battles with her insecurities, particularly looking like a 12-year-old—short, very blonde and worst of all, flat-chested.

'Mates, Dates and Cosmic Kisses'

The second book focuses on Izzie Foster, a girl who likes doing everything differently. She has a wacky sense of style (she dyes her hair green to match the nauseating color of her bridesmaid dress) and is completely clueless about boys. When Izzie meets Mark, she instantly falls in love and she's sure he does, too.

Mark promises Izzie he'll call but when boys say they'll call, do they mean now or sometime next year? Mark drives Izzie crazy who drives Lucy and Nesta crazy with her love problems.



'Mates, Dates and Designer Divas'

Gorgeous and sophisticated Nesta Williams has boys lining up for her attention but she doesn't find the one... until she meets him on the train. Nesta fancies Simon and Simon .fancies Nesta. However, there's Cressida, Simon's jealous ex.

To complicate matters, Nesta finds it hard to keep up with the rich and classy Simon and his fancy lifestyle.

'Mates, Dates and Sleepover Secrets'

One of the boys, arm-wrestling champ T.J Watts, takes center stage in this novel. The year has been bad for T.J after her best friend and her brother move away. She also has a hard time dealing with the fact that she has no other friends to lunch with. T.J falls for her childhood friend, Scott, who thinks he's a hotshot and God's gift to women. He also would rather spend his time with Beyonce look-alikes (Nesta) than Lara Croft types.

The Mates, Dates series is fun, amusing and highly entertaining for teenage girls. You can broaden your vocabulary with English words such as mates, snogging, jimjams and many more. It's perfect for nighttime reading after a tough day studying Algebra, Biology and Chemistry.

Sweeping Indian domestic epic

Mira Nair's new movie shows the traditional Indian family in a new light

From page F4

Lalit Verma, exceptionally played by Nasserudin Shah, and his wife Pimmi (Lillette Dubey). The couple's daughter, Aditi (Vasundhra Das), agrees to an arranged marriage to Hemant (Parvin Dabas), which gathers the extended Verma family from all over the world for the four-day festivities. In the middle of the frantic wedding preparations, the family's anxieties, hopes and secrets surface.

The Verma family is depicted as highly traditional. From the ghazals (love songs) to the countless Punjabi customs, the viewer gets the sense that the movie also serves as a showcase of Indian culture. Even the younger members of the family embrace their elders' traditions, though they seemingly alter them into something completely their own. Aditi, despite being days away from marriage, has an affair with her married ex-boyfriend, Vikram (Sameer Arya). Her indiscretion reaches its height on the eve of her wedding, when she and her lover are caught making out in a secluded place. Her cousin, Ria (Shefali Shetty), on the other hand, bravely defies convention to speak up about being sexually abused by a close friend of the family.

Monsoon Wedding

The film has a number of subplots, which make the story more realistic. The most interesting of which would be the one involving P.K. Dubey, the tent and catering contractor for the wedding. A member of the urban middle class, Dubey fell for the family's maid, Alice. His fascination for the unassuming girl started after accidentally seeing her secretly try on her mistress' ornaments. From preparing an altar of love to their ritual of eating the core of marigolds, their love story is definitely something to watch. It is completely spontaneous and should elicit a laugh because of its strange turns.

Technically, the movie is superb. Some scenes were shot with a handheld camera, giving the audience an intimate look into the characters. The movie almost looks like a documentary with its countless close-ups and grainy shots. The screenplay is also excellent; surprisingly it was written by a first-timer. All the scenarios just fit perfectly. The movie hardly fits Bollywood standards, which in this case, is a good thing. Nair exceeds herself in this great piece of work.

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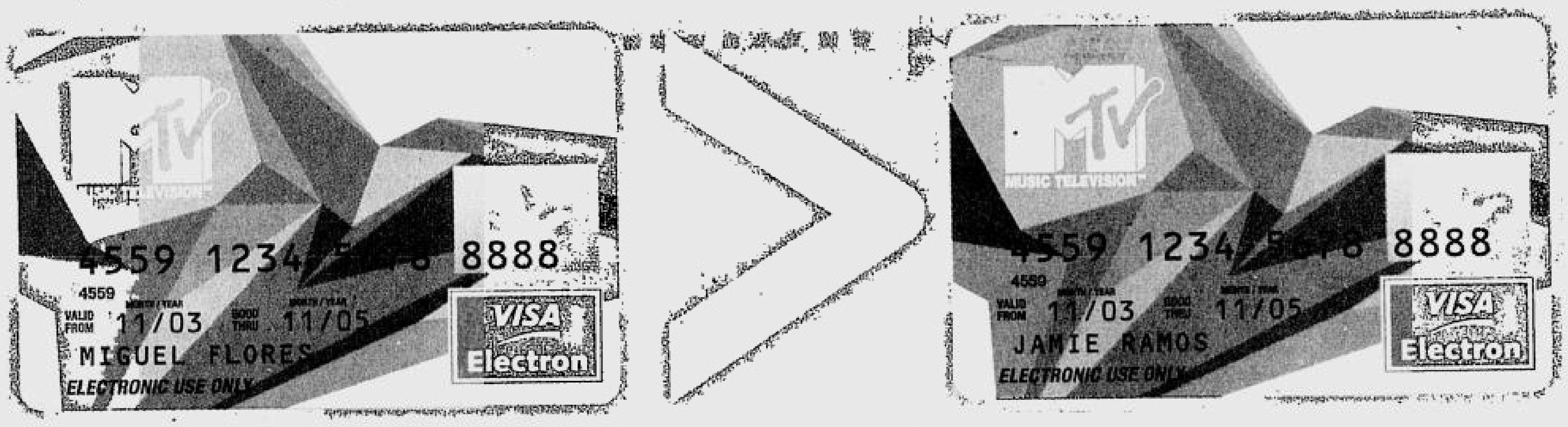

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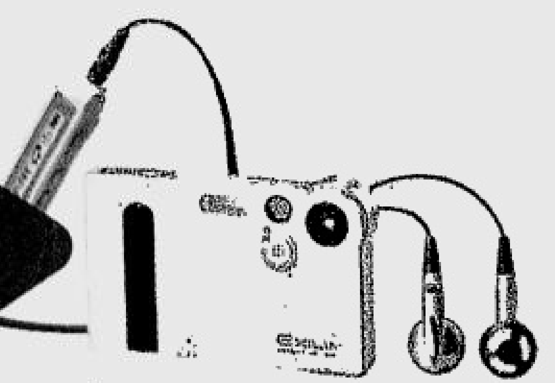

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Per DTI-NCR Permit No. 4556, Series of 2003

'MONSOON WEDDING'

Sweeping Indian domestic epic

By Christian B. Bautista
2bU! Correspondent

REVIEW

A STUDY in the coexistence of age-old tradition and contemporary sensibilities, "Monsoon Wedding" is an endearing look into the life of a typical upper middle class Indian family amid the hustle and bustle of a rushed arranged marriage.

Directed by Oscar-nominated filmmaker Mira Nair, whose earlier works include "Kama Sutra" and "Mississippi Masala," the movie weaves the old with the new in an intricate web of entertaining subplots.

Screenwriter Sabrina Dhawan makes a notable debut in this acclaimed work that tackles a wide spectrum of issues such as infidelity, married life and even pedophilia.

Nair presents the story in a pace that definitely captures an audience. The pace is a bit slow at the start but it picks up as the film goes on. The screenplay builds momentum, giving the characters the chance to grow on you.

The story revolves around the family of

SWEEPING/ F3

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Financing Scheme 1: ZERO INTEREST

Savings on interest as much as P 78,744*

Variant	Matrix MT		Matrix AT	
SRP	P 625,000.00		P 680,000.00	
TERM	24 mos.	18 mos.	24 mos.	18 mos.
DP %	40%	20%	50%	30%
DP AMOUNT	P 250,000.00	P 125,000.00	P 340,000.00	P 204,000.00
Net Monthly Installment (Promo)	P 15,625.00	P 27,778.00	P 14,167.00	P 26,445.00
Net Monthly Installment (Regular)	P 18,906.00	P 31,219.00	P 17,142.00	P 29,721.00
Customer Savings	*P 78,744.00	P 61,938.00	P 71,400.00	P 58,968.00

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Matrix MT (SRP: P 625,000.00)			Net Monthly Amortization			
DP %	DP	PROMO DP	24 mos.	36 mos.	48 mos.	60 mos.
20%	125,000	*80,000	23,888	17,089	13,789	12,159
30%	187,500	142,500	20,902	14,953	12,065	10,639
40%	250,000	205,000	17,916	12,817	10,341	9,119
50%	312,500	267,500	14,930	10,681	8,618	7,599

Matrix AT (SRP: P 680,000.00)			Net Monthly Amortization			
DP %	DP	PROMO DP	24 mos.	36 mos.	48 mos.	60 mos.
20%	136,000	91,000	25,990	18,593	15,002	13,229
30%	204,000	159,000	22,741	16,269	13,127	11,576
40%	272,000	227,000	19,492	13,945	11,251	9,922
50%	340,000	295,000	16,244	11,620	9,376	8,268

Financing Scheme 3: LOW MONTHLY AMORTIZATION

As Low as P6,506* monthly amortization

MATRIX MT

Term		[illegible]	12 mos.	18 mos.	24 mos.	36 mos.	48 mos.	60 mos.
DP%	DP							
20%	125,000	500,000	41,667	27,778	21,738	15,552	12,548	11,066
30%	187,500	437,500	36,459	24,306	18,753	13,415	10,825	9,545
40%	250,000	375,000	31,250	20,834	15,768	11,279	9,101	8,025
50%	312,500	312,500	26,042	17,362	13,021	9,143	7,377	*6,506

MATRIX AT

Term		[illegible]	12 mos.	18 mos.	24 mos.	36 mos.	48 mos.	60 mos.
DP%	DP							
20%	136,000	544,000	45,334	30,431	23,841	17,055	13,761	12,135
30%	204,000	476,000	39,667	26,445	20,591	14,731	11,887	10,481
40%	272,000	408,000	34,000	22,667	17,344	12,407	10,011	8,828
50%	340,000	340,000	28,334	18,889	14,167	10,082	8,136	7,175

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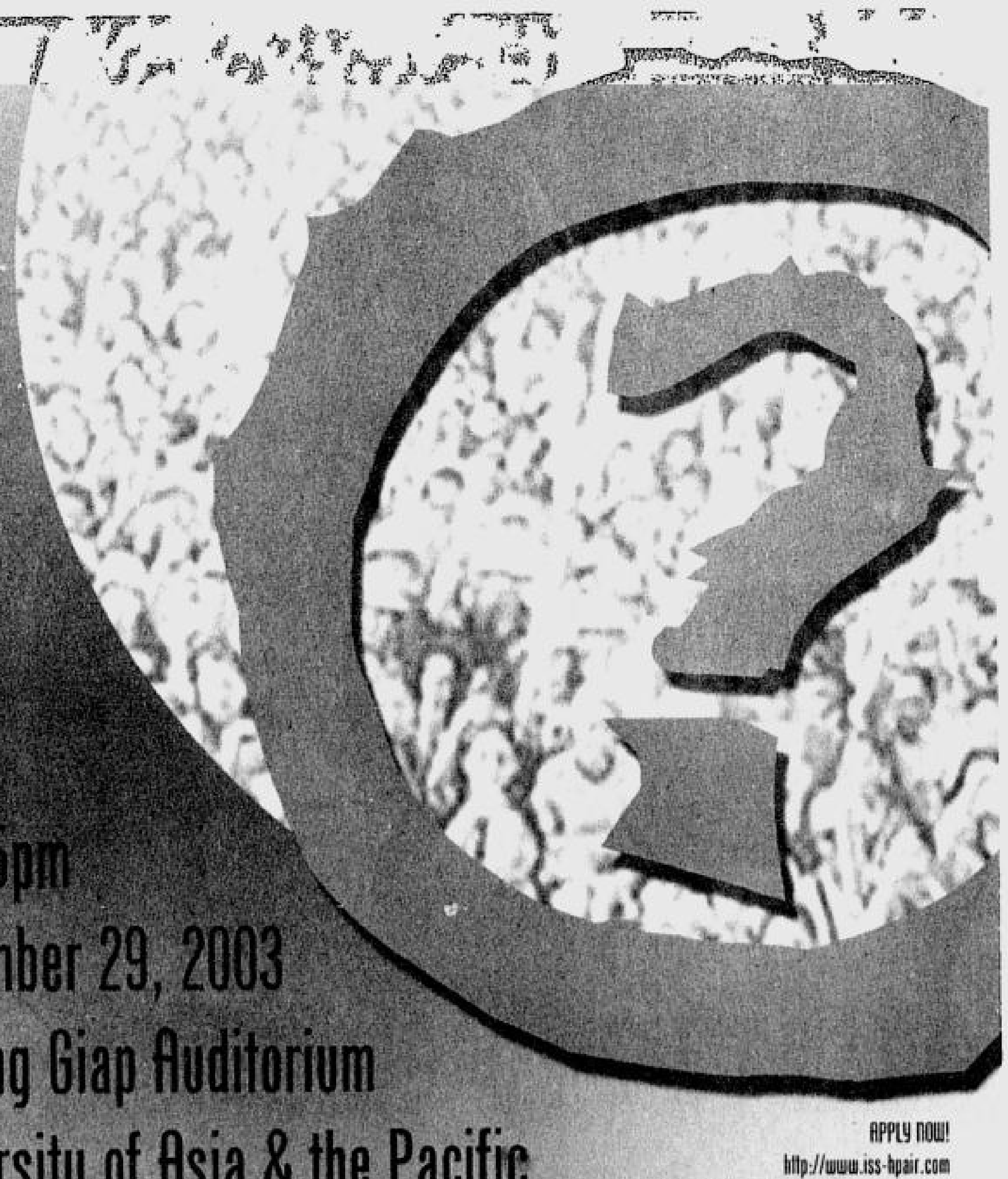

GENERATION WHY 2
the youth as catalysts for a dynamic philippines

Upgrading the System - *How can the youth harness their capabilities to initiate a genuine transformation in Philippine political institutions?*

Paolo Benigno Aquino, Chairman of the National Youth Commission
Cheche Lazaro, Executive Producer, Probe Productions
Bayani Fernando, Chair, Metro Manila Development Authority
Butch Jimenez, VP for Media and Communications, PLDT
Lory Tan, President, World Wildlife Fund Philippines

Pioneering our Progress - *How are young Filipino innovators and entrepreneurs reshaping our country's business landscape?*

Jay Aldeguer, Founder and President, Islands Souvenirs
Budjette Tan, President, Alamat Comics
Chit Juan, President, Figaro Coffee, Inc.
JP Tanchanco, Founder and President, Chimara Neo-Vegan Café
Michael Tan, Columnist, Philippine Daily Inquirer

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LifeStyle

2BU! BARKADA BLOWOUT!

5 guys and a blast of freebies

TOO MUCH FUN! Right before the beanbag exploded

They shopped, posed and dined out; our treat, of course

By Pam Pastor and Jason Doplito
Text and photos by Betoy Johnson and I-pose

WE want to take you out. Really.

In our desire to celebrate friendship, we have decided to choose one *barkada* every month and give them a blowout, 2bU! style.

The idea is simple. Good clothes, good food, good memories and a whole lot of fun.

The blueprint was ready by the time of our first blowout, as were the sponsors for our first shot—Lee, Outback Restaurant, I-pose, Alabang Town Center Cinemas and The Spa.

But the biggest question was: Which barkada should we choose?

Enter Jason Buensalido, Kevin Choy, Ean Goquingco, Guel Herrera and Chris Van Hoven, five friends who met while being active in their church, St. James the Great Parish in Ayala Alabang.

We decided to give them a break from school and their projects by organizing a full day of activities for them at the Alabang Town Center.

First stop was the Lee Pipes boutique, where the boys got to choose the clothes they would wear for the rest of the day.

Next, wearing their new clothes, the gang went to I-pose to unleash the models in them.

Countless photos, one outfit change and a popped beanbag later, we headed off to Outback Restaurant for dinner.

It was a blast.

The pictures would tell you that, too.

MORE PHOTOS ON G2

WHAT'S ON AT ROBINSONS

ARIEL RIVERA

The Kilabot ng mga Kolehiyala is set to make you swoon this weekend at Robinsons Place Novaliches. Be there when Ariel Rivera takes the stage and performs songs from his latest album "All my Life." Watch him and fall in love all over again.

[illegible]

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SAMPLE QUESTION for Grade 1

Alvin's friends like either apples or oranges or both. 4 of them like apples, 9 like oranges, and 3 like both apples & oranges. How many friends does Alvin have?

SAMPLE QUESTION for Grade 3

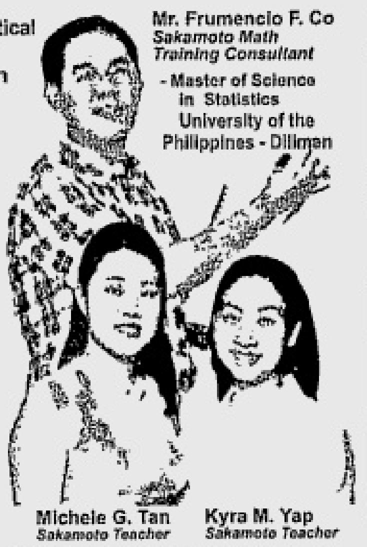
If you subtract B from A, the result is 13. If you subtract C from A, the result is 24. The total of A, B & C is 323. What are the values of A, B & C?

SAMPLE QUESTION for Grade 5

A younger brother has P670. His elder brother has P890. How much should the elder brother give his younger brother so that both have the same amount of money?

SAMPLE QUESTION for 1st year

At first, I had some amount of money with which I could buy either 60 oranges or 40 pears. I bought 45 oranges & pears altogether. How many oranges and how many pears did I buy?



Mr. Frumencio F. Co
Sakamoto Math Training Consultant
- Master of Science in Statistics
University of the Philippines - Diliman

Michele G. Tan
Sakamoto Teacher
- Lecturer, Math Department
- BS Mathematics
Major in Actuarial Science & Statistics
De La Salle University

Kyra M. Yap
Sakamoto Teacher
- BS Management Engineering
Minor in International Business
Ateneo De Manila University

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Mas malaki kaysa iba!
NEW BIG 410mL
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Big time evap, everyday sarap!

SNOWMOUNTAIN DAIRY CORPORATION

BEHIND THE SCENES

I-POSE
Kodak

OUTSIDE I-pose, after their pictorial

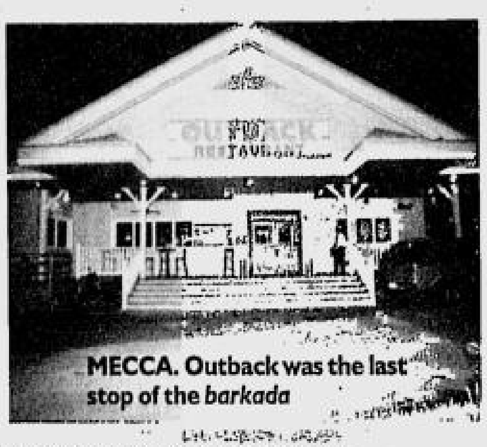
PICKING OUT their outfits at the Lee Pipes boutique in Alabang Town Center

JASON checks out Lee's newest jeans

They were game. They played dress-up, clowned around for the camera and made everyone laugh. Trust us, ladies, these guys are a lot of fun

CHOOSING the best photos from their shoot at I-pose

READY to roll



MECCA. Outback was the last stop of the *barkada*

ANIMATED conversation at dinner

THE BOYS posed readily for their 'before' shots

PLANNING their next moves

EXAMINING the camera

5 GUYS

loot bag

- shirts and headgear from Lee
- copies of their photographs from I-pose
- cinema passes from the Alabang Town Center
- gift certificates for treatments at The Spa

INSTANT snowflakes. The b played with the styrofoam b came flying out of the beanb

spend a day with us

If you want you and your friends to be chosen for the next 2bU! Barkada Blowout, tell us your story—how you met, what you like doing together—give us the 411. Don't forget your names, photographs and contact information. Send your entries to Ls_2bU@inquirer.com.ph or to 2bU! Barkada Blowout, PDI Building, Chino Roces Avenue corner Yague and Mascardo Streets, Makati City.

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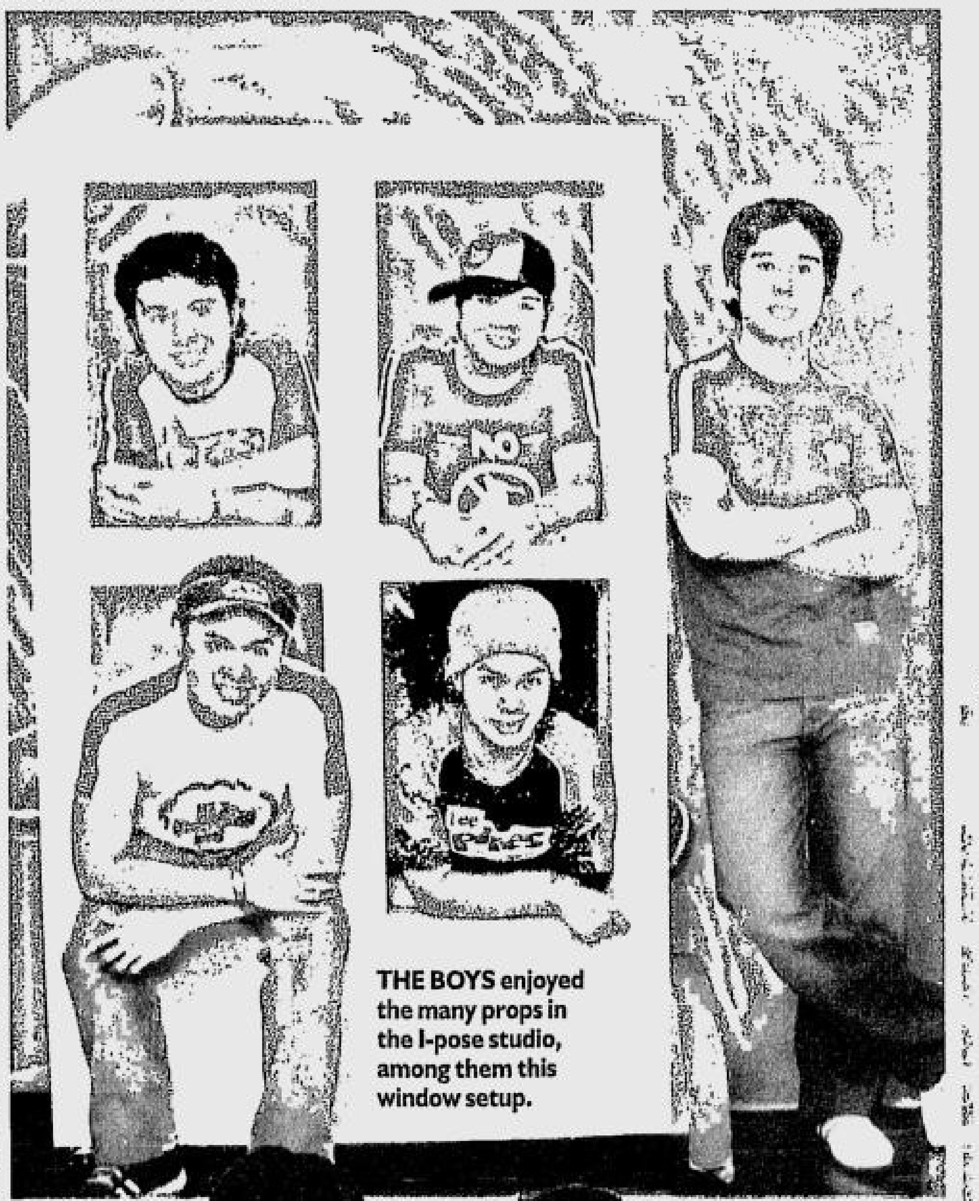
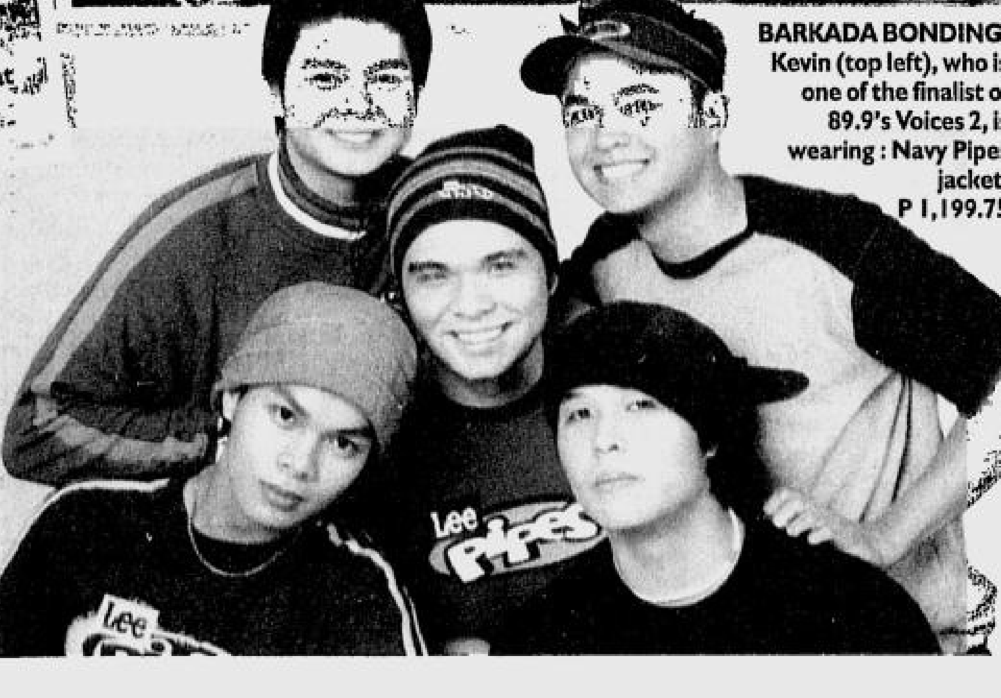
(CLOCKWISE from top left) On Chris: Saffron Australian fit, P499.75; on Ean: Black Australian Fit, P 449.75; on Miguel: Ink Blue Australian Fit, P449.75; on Jason: White Pipes Shirt, P 449.75.

AND A BLAST OF FREEBIES



THE BOYS enjoyed the many props in the I-pose studio, among them this window setup.

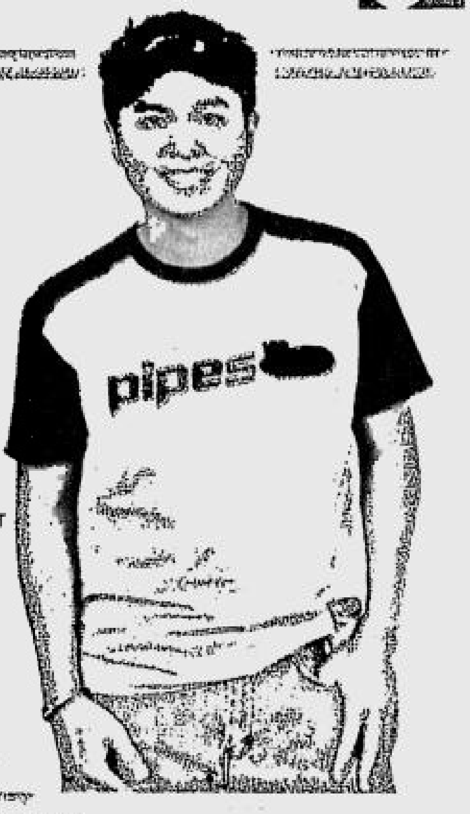
oys
alls that
bag.



BARKADA BONDING. Kevin (top left), who is one of the finalist of 89.9's Voices 2, is wearing : Navy Pipes jacket, P 1,199.75

JASON Buensalido

ON JASON: Lee Pipes Dark Gray Australian Fit shirt, P 499.75; Comfort Fit jeans P 899.75; Lee Pipes Visor, P449.75



Full name: John Patrick L. Buensalido
Nickname: Jason
Age: 22
School: Architecture graduate from UST
In his own words:
My hobbies are... sketching, playing the guitar, piano, singing and reading architecture books.
My style is...trendy and casual.
My fashion icon is... Colin Farrell and Santa Claus.
I shop at... Lee, Folded & Hung, Alabang Town Center and Festival Mall.
I think you should know that... I have a fetish for armpits and I have a passion for architecture.
What his friends say about him:
Jason is the... clown ...**of the *barkada*.**
Jason looks like... Will Smith.
What they love about him:
His great sense of humor and his voice.
What they hate about him: Can't see him in the dark.

KEVIN Cho

Full name: Kevin Nicolas Reyes Choy
Nickname: Kevin
Age: 17
School: Paref-Southridge
In his own words:
My hobby is... basketball
My style is... sporty and laidback
My fashion icon is... Tom Cruise.
I shop at... Human, Bench, Diesel.
I think you should know that... my shoe size is 13 1/2 and I love girls in black.
What his friends say about him:
Kevin is the... most deserving ...**of the *barkada*.**
Kevin looks like... Ding Dong Dantes.
What they love about him:
His *kenkoy*-ness, his talent to beat-box and his straight hair.
What they hate about him:
He's more deserving than any of us.

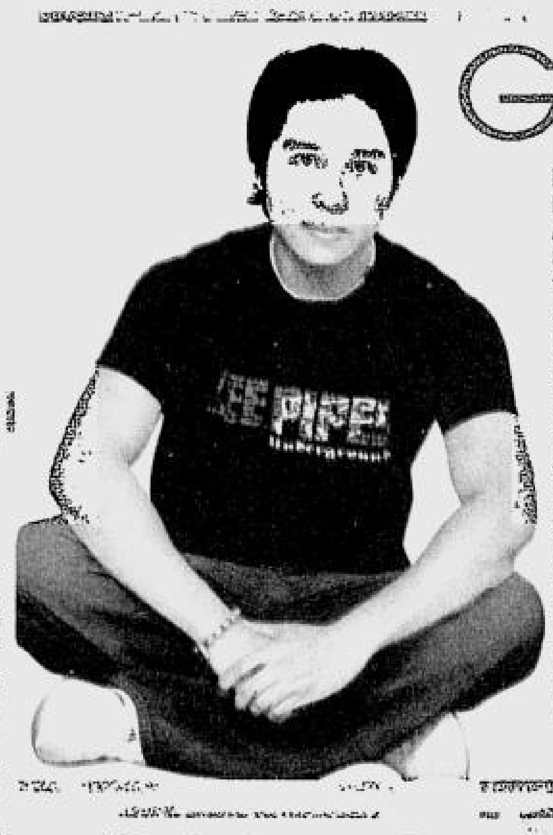
ON KEVIN: Lee Pipes Australian fit, P 469.75; Pipes Baggy pants, P1,099.75; Trucker's cap, P449.75

EAN Goquingco

ON EAN: Stretch Limo shirt, P 499.75; Cargo pants in seaweed, P 899.75; Black radar knit cap; P549.75.

Full name: Jose Anton T. Goquingco
Nickname: Ean
Age: 16
School: Ateneo de Manila High School
In his own words:
My hobbies are... basketball, reading, sleeping, writing and eating.
My style is... sometimes preppy, sometimes pop-ish, always sexy. Hahaha.
My fashion icon is... Justin Timberlake.
I shop at... Nautica. Anywhere, as long as it's nice.
I think you should know that... I'm younger than I look.
What his friends say about him:
Ean is the... baby...**of the *barkada*.**
Ean looks like... something out of a dream.
What they love about him:
The way he comports himself; the fact that he's mature for his age; his sexual security.
What they hate about him:
The way he plays ball...no passes.

GUEL Herrera



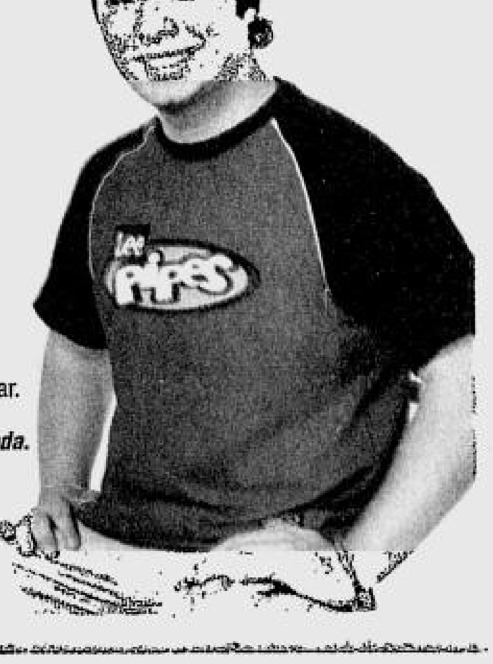
Full name: Miguel Cornelius C.Herrera
Nickname: Guel
Age: 21
School: Communication Arts student from De La Salle University
In his own words:
My hobbies are... rockin', reading, rippin', rollin'.
My style is... spontaneous and cheap.
My fashion icon is... Michael Bergman.
I shop... anywhere. It's always good to find something new.
I think you should know that... two words: Stanley Kubrick.
What his friends say about him:
Guel is the... hunk ...**of the *barkada*.**
Guel looks like... Piolo Pascual.
What they love about him:
His perky ass!
What they hate about him:
He gets all our women.

ON MIGUEL: Black Australian Fit shirt, P449.75; Pipes Baggy pants, P1099.75

CHRIS Van Hoven

ON CHRIS: Red Australian Fit, P 479.75; Dark Gray carpenter shorts, P 799.75; Dark Blue Beanie, P499.75.

Full name: Carl Christian Van Hoven
Nickname: Chris
Age: 22
School: Business Management student from De La Salle University
In his own words:
My hobbies are... football, playing the guitar and computers.
My style is... laidback, sharp and casual.
My fashion icon is... Jason Statham.
I shop at... bazaars! And Alabang Town Center.
I think you should know that... music is my radar.
What his friends say about him:
Chris is the... the mysterious one...**in the *barkada*.**
Chris looks like... Josh Hartnett.
What they love about him:
The rarity of his musical preferences.
What they hate about him:
That he's always right.



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Star in your own Pictorial

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With 10 photo packages available, from a low of P85 (eight wallet size photos) to a high of only P495 (two 8R, 2 5R and 8 wallet size photos), there's definitely a reason for you to smile.

Get casual

CONVERSE suggests going back to the basics—the comfy getup.

Pair your denims with your fave shirt to give that always-on-the-go impression. For girls, the lacy Victorian-inspired pieces never cease to spice up either your denim jeans or skirt for those girlish days. Just chilling out? Don baby tees or sleeveless tops which can still give that fresh yet sexy look.

Guys won't go wrong in denim jeans, cool shirt and cap ensemble if they're feeling sporty.

For an activity-filled day, shorts can really look good. Match them with tops that suit you perfectly.

Keep in mind that a getup wouldn't be comfy without good shoes. You can't lose with a nice pair of sneakers. You can finish off your back-to-basics look with the classic Converse Chuck Taylors.

Walk in stylish comfort

FOR incredibly comfortable and fashionable shoes suited for stylish individuals, check out Francesco's latest leg-flattering designs with chic ethnic inspiration for all occasions. At Francesco, shoppers may choose from a varied and new assortment of colorful slides, mules, wedges, sandals, boots, halfshoes and wooden shoes ranging from simple and casual to dressy and glittery.

The latest collection of lightweight footwear with modern details mirrors a keen yet laidback approach to urban living with exotic touches featuring several open-toe options, slip-one and other leg-flattering styles.

Of special note about Francesco is its use of the finest quality leather uppers and lining, giving a modern finish to the footwear. There are also wearable selections combining denim with leather, polyurethane and other quality sole innovations.

Whether you belong to the young, trendy set who likes the heady taste of adventure or are more inclined to something traditional, there is footwear that's just right for you at Francesco.

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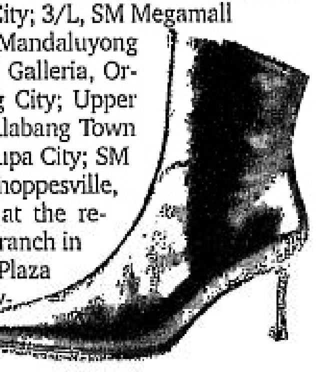

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You can send us your story via e-mail at contest2bu@inquirer.com.ph.

Include your name, age, address and cell phone number. The winners will be published in 2bU! every Wednesday.

To claim your prize, present your ID when claiming tickets at Tribal Gear in SM Manila from Monday to Sunday, 10 am to 1 pm. Look for Carla Salazar or call 5281976 for more inquiries.

Limpbizkit tickets are available at all SM Ticketnet outlets at very affordable prices: Premiere, P1,650; Deluxe, P950; and P550. Call 9115555 or 3735734.

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This week's winner

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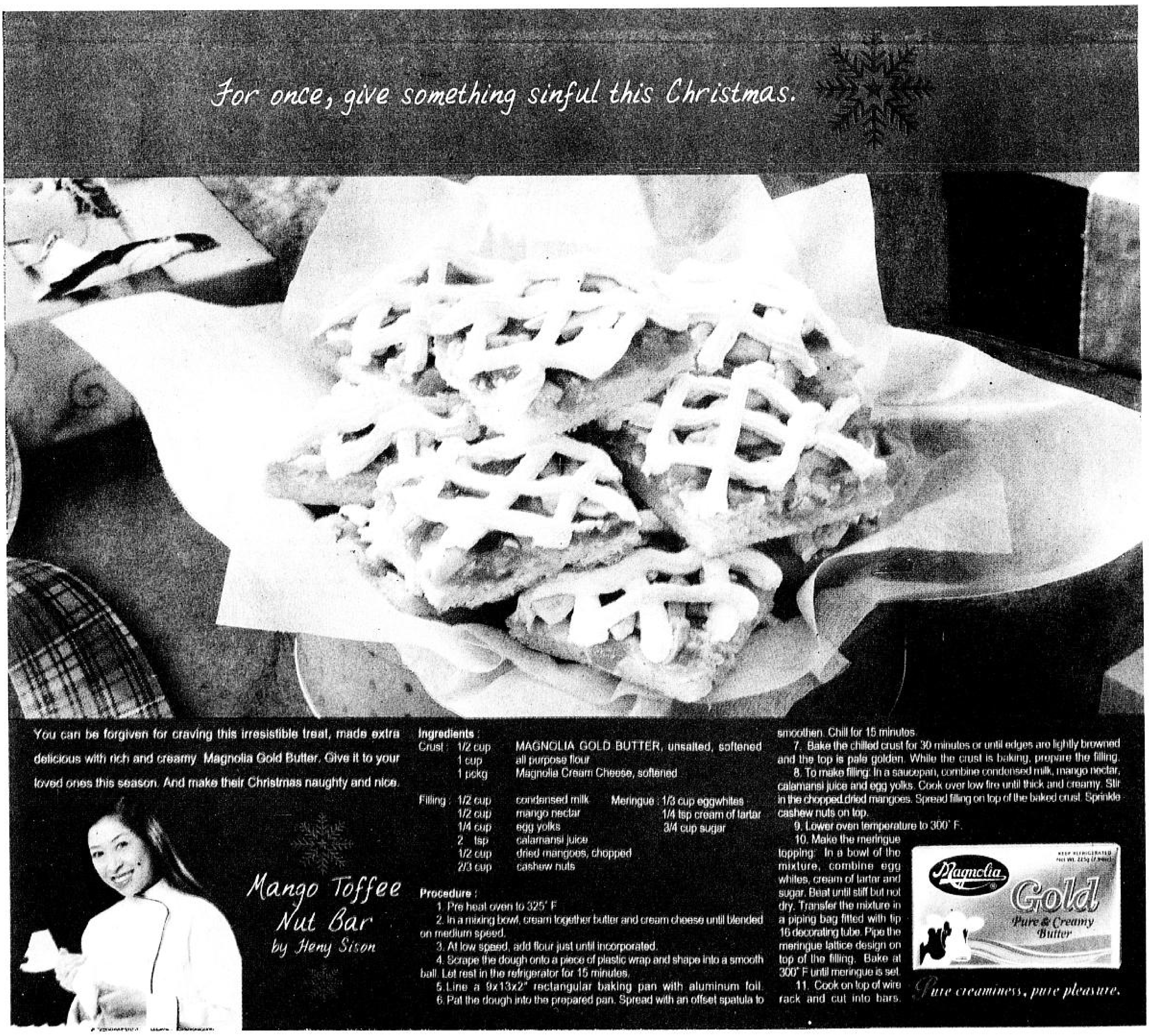
For once, give something sinful this Christmas.
Magnolia
Gold
Pure & Creamy Butter
Pure creaminess, pure pleasure.

You can be forgiven for craving this irresistible treat, made extra delicious with rich and creamy Magnolia Gold Butter. Give it to your loved ones this season. And make their Christmas naughty and nice.

Mango Toffee Nut Bar
by Heny Sison

Ingredients :

Crust :	1/2 cup	MAGNOLIA GOLD BUTTER, unsalted, softened
	1 cup	all purpose flour
	1 pckg	Magnolia Cream Cheese, softened
Filling :	1/2 cup	condensed milk
	1/2 cup	mango nectar
	1/4 cup	egg yolks
	2 tsp	calamansi juice
	1/2 cup	dried mangoes, chopped
	2/3 cup	cashew nuts
Meringue :	1/3 cup	eggwhites
	1/4 tsp	cream of tartar
	3/4 cup	sugar

Procedure :

1. Pre heat oven to 325° F
2. In a mixing bowl, cream together butter and cream cheese until blended on medium speed.
3. At low speed, add flour just until incorporated.
4. Scrape the dough onto a piece of plastic wrap and shape into a smooth ball. Let rest in the refrigerator for 15 minutes.
5. Line a 9x13x2" rectangular baking pan with aluminum foil.
6. Pat the dough into the prepared pan. Spread with an offset spatula to smoothen. Chill for 15 minutes.
7. Bake the chilled crust for 30 minutes or until edges are lightly browned and the top is pale golden. While the crust is baking, prepare the filling.
8. To make filling: In a saucepan, combine condensed milk, mango nectar, calamansi juice and egg yolks. Cook over low fire until thick and creamy. Stir in the chopped dried mangoes. Spread filling on top of the baked crust. Sprinkle cashew nuts on top.
9. Lower oven temperature to 300° F.
10. Make the meringue topping: In a bowl of the mixture, combine egg whites, cream of tartar and sugar. Beat until stiff but not dry. Transfer the mixture in a piping bag fitted with tip 16 decorating tube. Pipe the meringue lattice design on top of the filling. Bake at 300° F until meringue is set.
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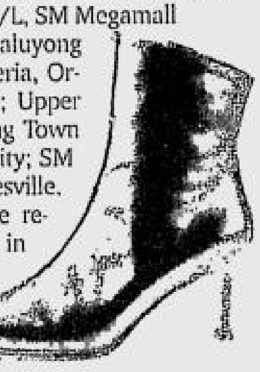

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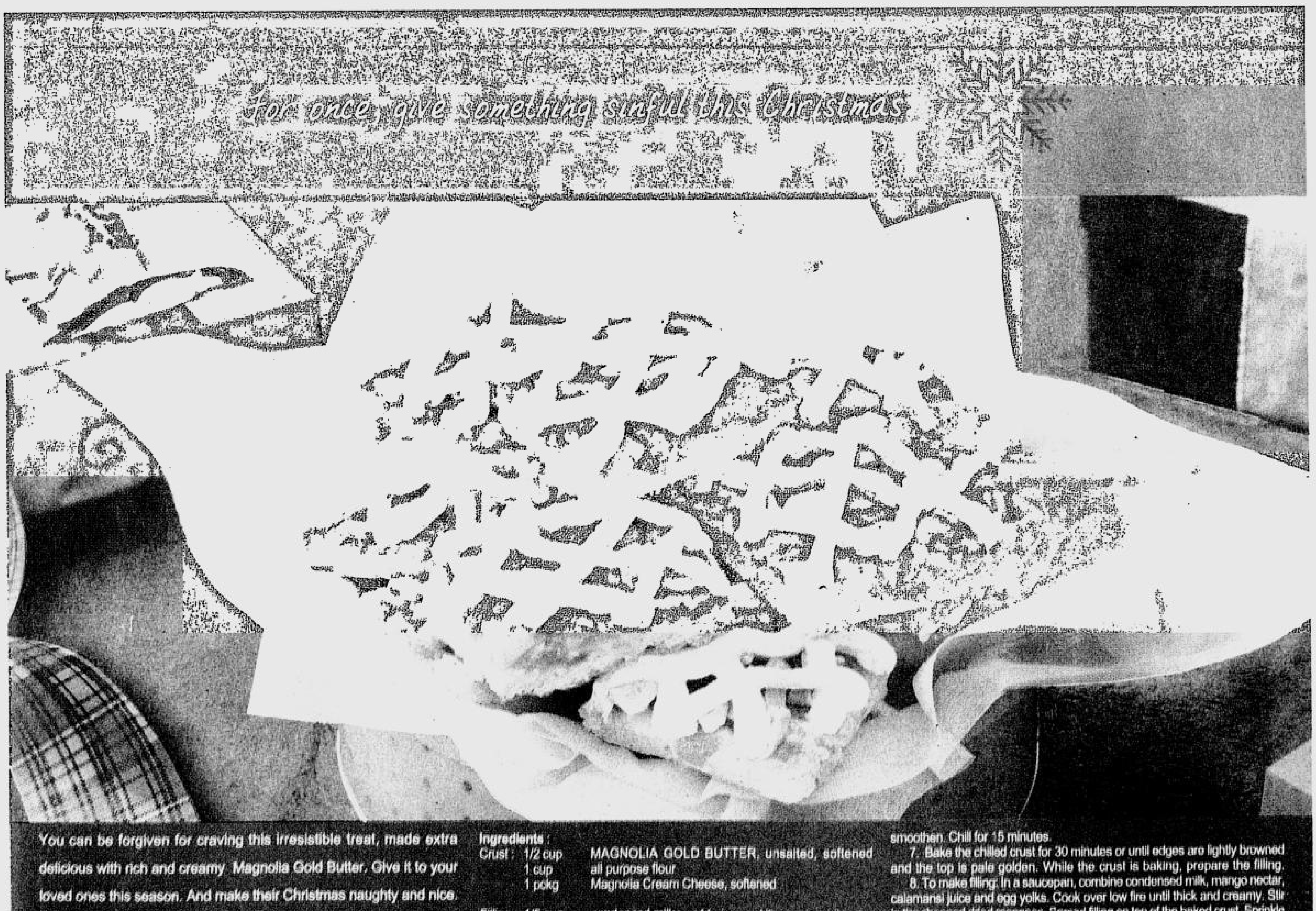

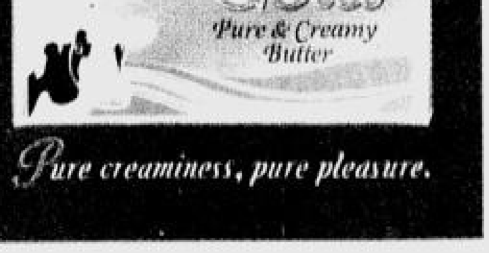

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	1 cup	all purpose flour		
	1 pckg	Magnolia Cream Cheese, softened		
Filling :	1/2 cup	condensed milk	Meringue :	1/3 cup eggwhites
	1/2 cup	mango nectar		1/4 tsp cream of tartar
	1/4 cup	egg yolks		3/4 cup sugar
	2 tsp	calamansi juice		
	1/2 cup	dried mangoes, chopped		
	2/3 cup	cashew nuts		

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Pure creaminess, pure pleasure.

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The BIG idea unfolds

what's the big idea

Curtains rise on the 18th Philippine Advertising Congress

BAGUIO CITY—Big ideas take centerstage here today as the country's premier advertising event, the Philippine Advertising Congress, comes home to Baguio City, where a newly constructed CAP Convention Center at Camp John Hay awaits over 3,000 delegates and participants.

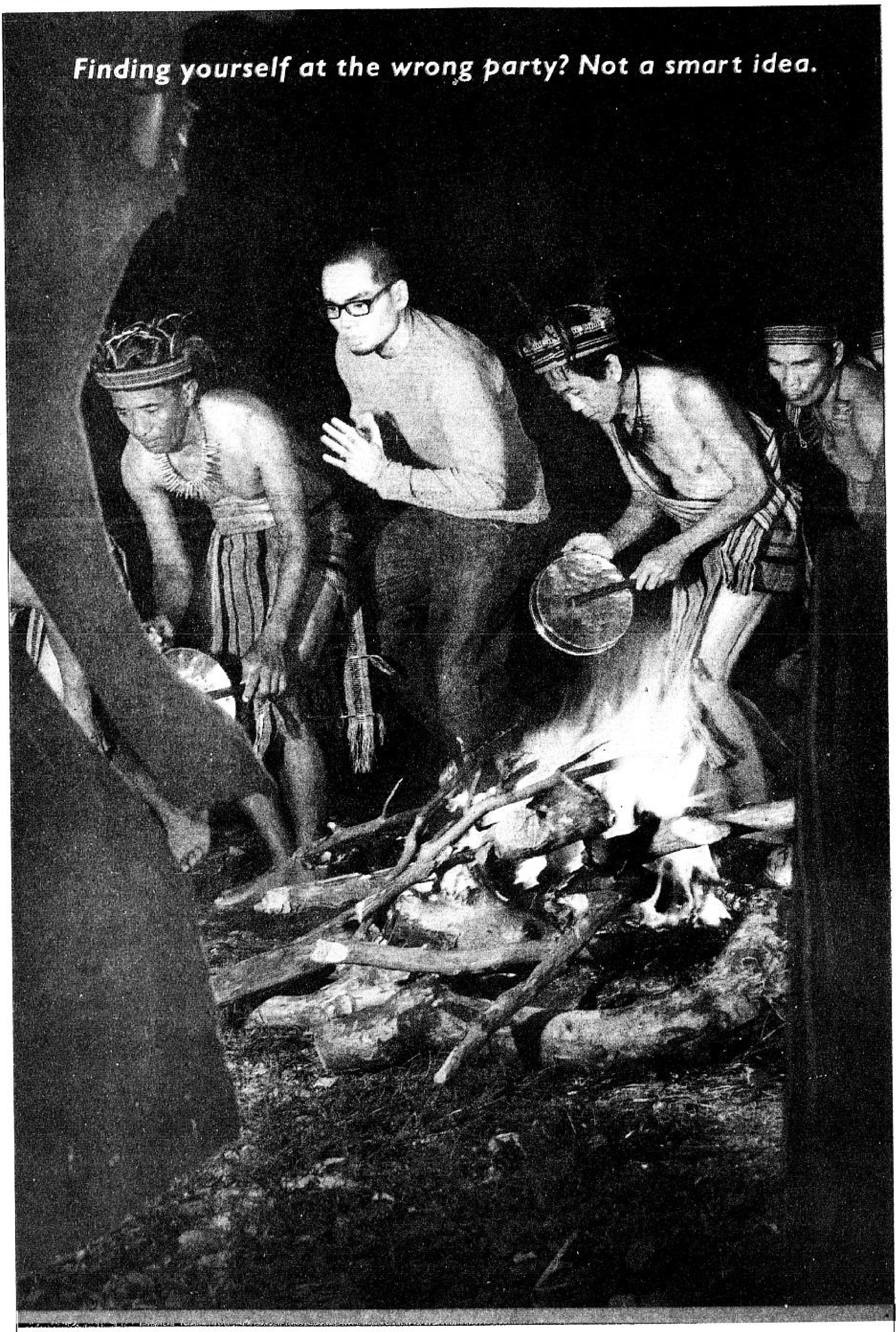
Bannering the theme, "What's the Big Idea?", this year's Ad Congress is a bold attempt to thrust Philippine advertising into the global arena, banking on big Filipino ideas that have the potential to make the country one of the world's creative capitals.

The event is slated to run from Nov. 19to 22. It topbills speakers who will tackle top issues and trends in media and advertising, with renowned advertising author Jim Aitchison heading the elite roster. Aitchison is featured alongside other international advertising luminaries that include George Singleton, regional strategic director of Publicis Asia-Pacific; Piyush Pandey, group president and national creative director of Ogilvy & Mather India; our very own Emily Abrera, chair of McCann-Erickson Philippines, and Yoly Ong, founder and chief executive officer of Campaigns and Grey; and Christian von Selle, vice-chair of J. Walter Thompson Philippines and managing director of J. Walter Thompson Malaysia, among a slew of other impressive speakers.

As if to underscore the importance of the event as well as that of the advertising industry, President Gloria Macapagal-Arroyo is set to formally open the Ad Congress during welcome ceremonies slated on Nov. 20. The President will also address a motley group of delegates from various industries, including advertising professionals, advertisers, and students in her keynote speech.

"I believe it is high time for us to show the world we've got the 'Big Idea'. The Filipinos' socially challenged lifestyle pushes them to think of creative ways to survive in these trying times," said overall chair of the Ad Congress Eugenio Lopez III,

THE BIG IDEA/ H2


Finding yourself at the wrong party? Not a smart idea.

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Talk 'N Text
Liyab
Nov. 19, 5:30pm
People's Park

Smart Gold
Ignite
Nov. 19-21, 9pm
Nov. 22, 10pm
Manor Hotel

Addict Mobile
Blaze Mansion Party
Nov. 21, 10:30pm
Estrada Mansion

Smart Buddy
Fired Up!
Nov. 22, 4pm
Legarda Street

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The BIG idea unfolds

From page H1

chair and CEO of ABS-CBN Broadcasting Corp.

This year, multi-awarded artist Ben Cabrera (Bencab) designed the Ad Congress logo, a question mark with a man's profile fused into a visual element. "This logo embodies the big ideas that the advertising people come up with," said Bencab, who was commissioned by the 18th PAC's executive committee to work on the logo with J. Walter Thompson, the agency that won the creative pitch of this year's Ad Congress.

Apart from timely session topics from a powerhouse lineup of foreign and local speakers, the Ad Congress will also house a colorful trade exhibit area where various booths feature gimmicks and attractions for Ad Congress delegates and participants. The booths were sold out as early as two months ago.

In pole-vaulting the company's bid to international creative stardom, the Ad Congress highlights anew this year's Araw Awards, which recognizes the best of the best in Philippine advertising. Unlike past Ad Congresses, the Araw Awards of the 18th Philippine Advertising Congress will comprise a two-night special, with the first night devoted to finalists and winners in the Broadcast Crafts, Radio, Design, Direct Marketing and Interactive categories; and the second night honoring finalists and winners in TV, Print and Outdoor categories, apart from the Best of Medium, Advertiser of the Year and Platinum awards.

> A major event held every two years, the Advertising Congress is a major undertaking of the Advertising Board of the Philippines, which is the umbrella organization of the country's advertising industry.

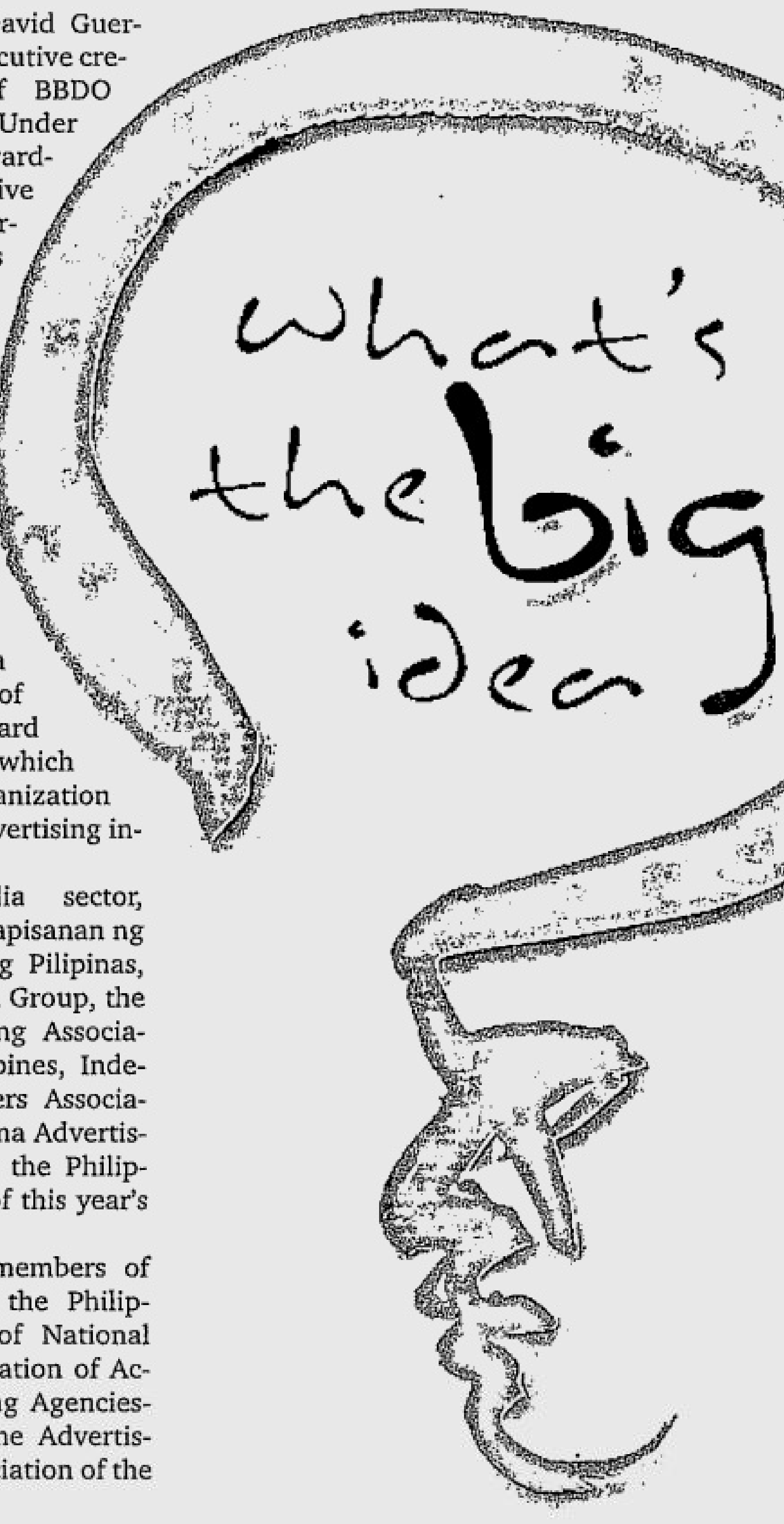
During the awards rites, the parade of entrants pays tribute to this year's Araw Awards finalists, with a winner for best costume to be chosen and awarded a cash prize of P50,000. The Araw Awards parade plays up "election" fever.

The Araw Awards competition was organized by the creative committee of the 18th PAC chaired by David Guerrero, chair and executive creative director of BBDO Guerrero Ortega. Under Guerrero's stewardship, the creative committee undertook a rigorous pre-Congress selection process with foreign creative directors tapped to comprise this year's Araw Awards jury.

A major event held every two years, the Advertising Congress is a major undertaking of the Advertising Board of the Philippines, which is the umbrella organization of the country's advertising industry.

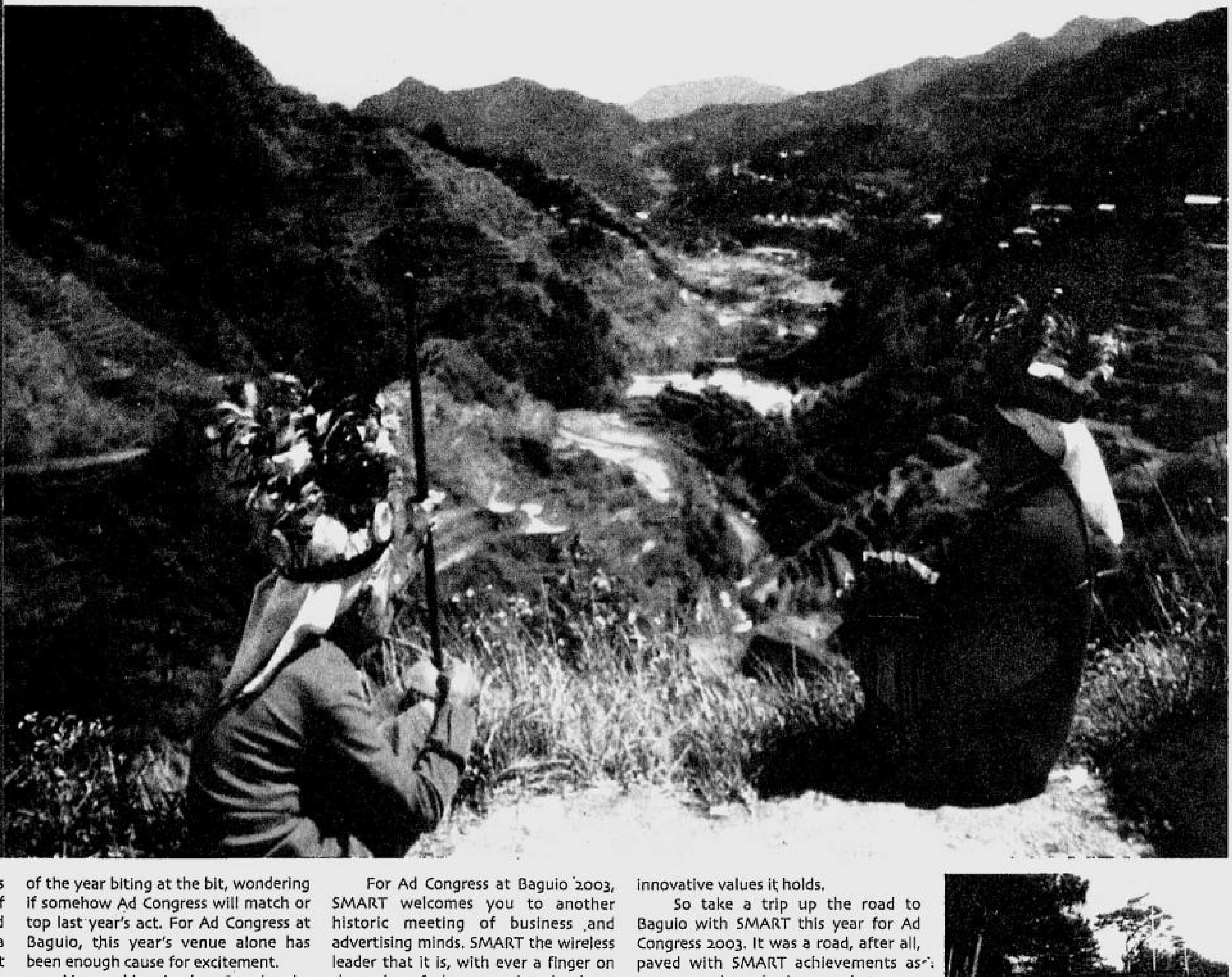
Adboard's media sector, composed of the Kapisanan ng mga Brodkaster ng Pilipinas, United Print Media Group, the Outdoor Advertising Association of the Philippines, Independent Blocktimers Association, and the Cinema Advertising Association of the Philippines, is the host of this year's Ad Congress.

Other sectoral members of Adboard include: the Philippine Association of National Advertisers, Association of Accredited Advertising Agencies-Philippines, and the Advertising Suppliers Association of the Philippines.



SMART'S Road to Baguio and AD CONGRESS 03

SMART COMMUNICATIONS, INC.



Ad Congress at Baguio 2003 has really been a yearlong interlude of anticipation. For delegates, Ad Congress has always represented a crossroads between past and future. It is both a jovial retrospective and an evaluative forecast in this great collusion between creative and corporate leaders.

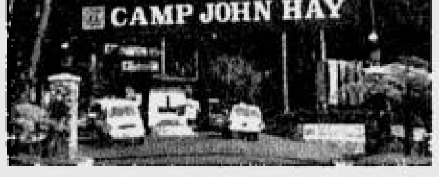
And so it's little wonder that those in the know have spent the better part of the year biting at the bit, wondering if somehow Ad Congress will match or top last year's act. For Ad Congress at Baguio, this year's venue alone has been enough cause for excitement.

Memorable, timeless Baguio, the cherished cool retreat in the mists. This city holds a special place in our hearts, from our first smells of pine in the breeze, to the melodious crackle in fireplaces warming the quiet chill.

For Ad Congress at Baguio 2003, SMART welcomes you to another historic meeting of business and advertising minds. SMART the wireless leader that it is, with ever a finger on the pulse of change and technology, promises you more breakthroughs on the horizon. This goes not just in the brave new products and services that you get only with SMART, but in the communication of the maverick, innovative values it holds.

So take a trip up the road to Baguio with SMART this year for Ad Congress 2003. It was a road, after all, paved with SMART achievements as new ground was broken, markets were redefined, and a new future was unveiled. See for yourself how it was all done.

What does tomorrow bring? You can only be sure with SMART.



Advt.

Messages

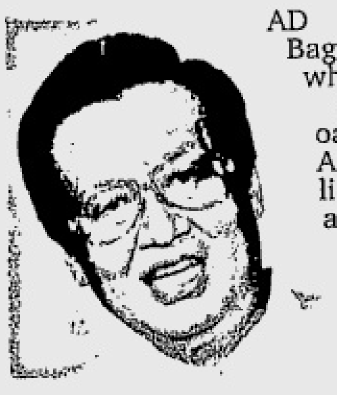
IT IS my distinct pleasure to greet all the organizers and participants of the 18th Philippine Advertising Congress (PAC).

This event, that brings together various advertising practitioners from all over the country, bolsters our capability to come up with creative and saleable campaigns that are truly and uniquely Filipino. By advocating the interests of your peers and the industry as a whole, you affirm your belief in the capacity of the Filipino to attain global standards.

May you tirelessly foster a business environment that is truly conducive to healthy competition, enlightenment and progress. It is my hope that your congress will spur Filipino creativity and enterprise for many years to come.

Sama-sama nating itaguyod ang isang matatag na Republika!

GLORIA MACAPAGAL-ARROYO
President, Republic of the Philippines



AD CONGRESS in Baguio 2003... So what's the big idea?

Like wine aged in oak barrels, the AdCon, we believe, has come of age for a new toast celebrating the beauty of human interaction in the City of Baguio.

It has been a while since Baguio hosted the National Advertising Congress. The last was in 1995 when thousands of entrepreneurs, mainstream businessmen, and advertising moguls flocked to the city to participate in the said endeavor.

And now, hoping to duplicate, if not surpass feats past, Baguio's big idea of harmonizing various sectors as a unit takes center stage, ready to take on the task of hosting the biggest advertising event in the country.

With the AdBoard's blessing and trust; with our constituencies' unbending succor; with our inspiration of getting "every first" in technology and the human genius, success is not far off though our endeavor only begins to unfold.

Indeed, everything has already been put to perspective. With every concerned sector, government or otherwise, ready to pitch in their expertise, Baguio hopes to realize its dream of becoming the premiere Advertising Mecca in the North... Now that's the big idea!

BERNARDO M. VERGARA
Mayor, Baguio city

what's the big idea

THE 18TH Philippine Advertising Congress truly embodies the essence of teamwork and hard work, with all the major players of the media and advertising industries collaborating and working together as one.

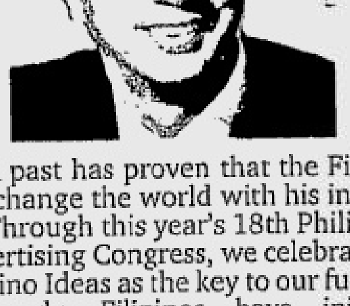
I commend the organizers of this event for their dedicated efforts to further elevate the advertising industry. With this congress, I believe we can be at par with our Asian neighbors, start to set the trends in the industry, and make us the creative powerhouse of Asia.

The Congress' theme, "What's the Big Idea?", is a timely topic that can push each one of us to look for that brilliant "idea" that would influence the whole world.

Again, my congratulations to the Advertising Board of the Philippines media organizations that organized the 18th PAC namely: Kapisanan ng mga Brodkaster ng Pilipinas, United Print Media Group, Outdoor Advertising Association of the Philippines, Independent Blocktimers Association, and Cinema Advertising Association of the Philippines.

More power and God bless!

CERGE M. REMONDE
Chairman, Adboard

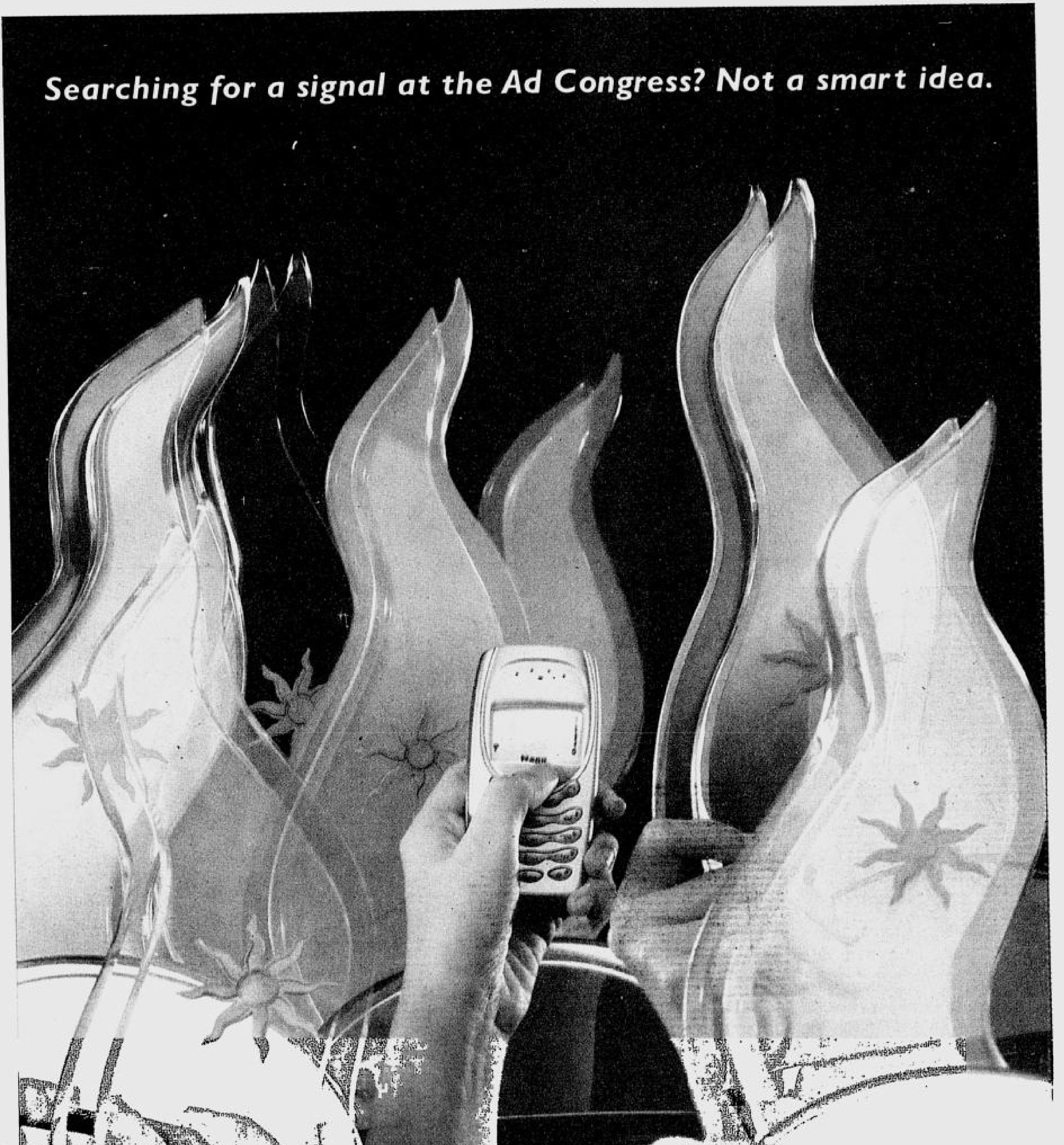


OUR past has proven that the Filipino can change the world with his ingenuity. Through this year's 18th Philippine Advertising Congress, we celebrate Big Filipino Ideas as the key to our future.

Already, Filipinos have initiated breakthroughs in such diverse fields as agriculture, entertainment and science and technology with their inspired ideas. Our advertising industry, which has long been a showcase for Filipino talent, constantly attests to how powerful an original concept can be. The spirit of innovation has also been at the heart of this year's Advertising Congress, which has been marked by many firsts. Pre-Congress Workshops held earlier this year addressed relevant industry issues, and yielded results that we hope will continue to be meaningful long after this congress is concluded. We also raised the bar for the Araw Awards, which world-renowned advertising luminaries judged in tandem with local industry leaders. This proved what we have known all along—that Philippine advertising can triumph under international standards.

What's the Big Idea? It is that our possibilities are endless. We look to this challenge as our starting point. With the creativity and innovative spirit that is innate to the Filipino, we also hope to make it our rallying point, and cause for celebration. This year, we invite everyone to join us as we take that first step towards launching the Philippines as the creative hub of Asia. As we celebrate just how far our industry has come, let us also seize this opportunity to turn our big ideas into better realities for all of us.

EUGENIO LOPEZ III
Chairman, 18th PAC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Chairman

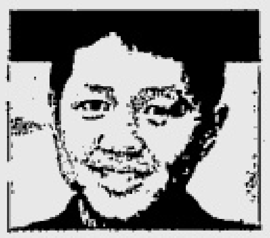
PACIENCIA PINEDA
Vice Chaiman

JOSE SY
Vice Chairman

DODIE LUCAS
Administrative Committee Chairman

PATRICIA ARCHES
Finance Committee Chairman

DAVID GUERRERO
Creative Committee Chairman

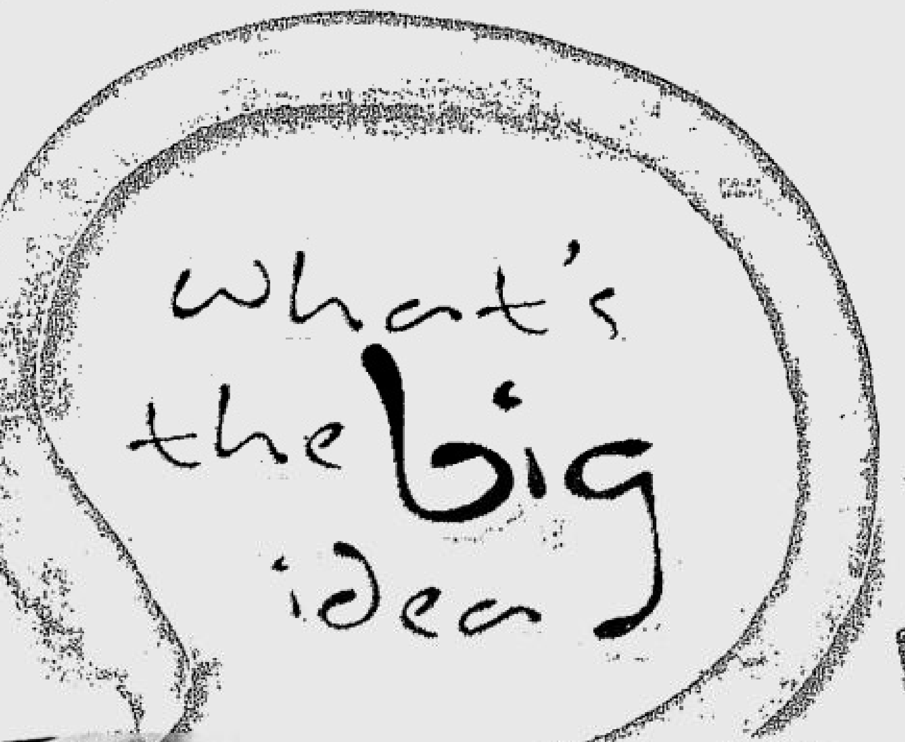

MIGUEL G. BELMONTE
PR & Publicity Committee Chairman

ANDRE KAHN
Programs Committee Chairman

MENLOU BIBONIA
Ways and Means Committee Chairman

MALOLI ESPINOSA MANALASTAS
Chief of Staff

18th PAC Committees



PR & PUBLICITY
Seated (from left) Milen de Quiros, committee chair Miguel G. Belmonte, Tammy Mendoza. Standing (from left) committee vice chair Bong Osorio, Jun Nicdao, Dave Valdes (Dr. Nonie Azarcon - not in photo).

OVERSIGHT
Seated (from left) Menchu Esteban, committee chair Jose Sy, Emily Abrera. Standing (from left) Noy Dy Liacco, Amar Gambol, Louie Morales

ADMINISTRATION
Seated (from left) Afif Khodr, Pol Martirez, Martin Wong, committee chair Dodie Lucas, committee vice chair Alvin Manacsa, Allen Velez. Standing (from left) Miguel Katigbak, Oyan Espinosa, Red Vargas, Malou Panzo, Linda Gamboa, Vira Arceo, Mackoy Villaroman, Tessie Celestino, Babes Briones, Raymond Nacino (Johnny Dy, Frank Abueva, RJ Esteban, Daisy dela Torre and Mike Mallari not in photo).

PROGRAMS
From left, committee vice chair Geraldine Estrada, Aileen Lagman, committee chair Andre S. Kahn, Tatum Cruz, Monday Gonzales, Robert Tongko, Carlo Llave (Gigi Rodriguez not in photo)

SECRETARIAT
Seated (from left) Zia Morales, Raymond Nacino, Aileen Pastrana. Standing (from left) Red Vargas, Pia Secuya, Doris Nagrampa, Jan Heidel Bautista, 18th PAC chief of staff Maloli Espinosa Manalastas, Bing Portia, Sheine Ebora, Mariecarl Francisco, Peng Rivera.

CREATIVE
From left, Cris Honrado, Alex Arellano, Nathan Javier, Boyet Custodio, Vanne Tomada, Billy Samson, Peachy Todiño-Pacquing, Jeng Floresca, Raoul Floresca, Vianne Perdigon, Lilit Reyes, John Amon, Bing Beltran, Raoul Panes (not in photo is committee chair David Guerrero).

FINANCE
Seated (from left) Dolor Lugo, committee chair Patricia Arches,Rosalie Quito. Standing (from left) Cherie Calaqui, Letty Matias, Rommel Herrera, (Nette Samson and Delia Dacanay not in photo).

WAYS AND MEANS
Seated (from left) Lizelle Maralag, committee chair Menlou Bibonia, Mila Marquez. Standing (from left) Monching Flores, Mon Reyes, Glenn Glinoga, Allen Velez, Toti Soliongco, Egay Navalta.

18th Ad Congress scores BIG firsts

what's the big idea

The 18th PAC became the symbol of the perfect fusion of art and advertising as multi-awarded artist Ben Cabrera rendered the Congress logo, marking the first time in the history of the Ad Congress that an artist of his stature designed the official logo.

Long after the furor over the 18th Philippine Advertising Congress (PAC) has faded, this year's edition of the country's premier advertising event will have secured its place in the annals of Ad Congress history as a pioneer and innovator.

In a salute to the Big Idea, the key players of the 18th PAC leave behind a legacy of firsts that are bound to make it a tough act for future Congresses to follow.

TEAMBUILDING

Members of the executive committee and the various 18th PAC working committees trooped to Baguio City in October 2002 for the first-ever teambuilding activity in the history of the Ad Congress. It provided a much-needed "bonding" period for the excom members, which enabled the team to work as one productive crew.

AD CONGRESS KNOWLEDGE MANUAL

18th PAC chair Eugenio "Gabby" Lopez III committed to document all the activities that lead up to the 2003 Ad Congress from the pre-event happenings to the post-event efforts. This, he said, would hopefully institutionalize working knowledge for the Ad Congress so that future organizers may benefit from experiences of the 18th PAC.

LOGO BY BENCAB

The 18th PAC became the symbol of the perfect fusion of art and advertising as multi-awarded artist Ben Cabrera rendered the Congress logo, marking the first time in the history of the Ad Congress that an artist of his stature designed the official logo.

BIGGEST REGISTRATION TURNOUT AT LAUNCH

The 18th PAC launch held last March 12, 2003 posted a record high in turnout of registrants, with close to 30 percent of the slots reserved and paid for by eager delegates months away from the Congress proper in November 2003.

ONLINE ARAW AWARDS NOMINATION

Nominations and sending of entries for the Araw Awards went a notch higher as a "paperless" system of nomination procedures was introduced at the 18th PAC. Participating advertising agencies were allowed to log-on to the official Ad Congress website and to submit their entries online.

FOREIGN JURY

For the first time also, foreign judges made it into the Araw Awards jury, with the Creative Committee raising the bar of competition among this year's entrants and looking at local ads from a global viewpoint. The foreign jury joined local counterparts in a Judges' Night, during which they immersed themselves into the world of Filipino advertising and shared their thoughts on what makes great advertising.

TWO ARAW AWARDS NIGHTS

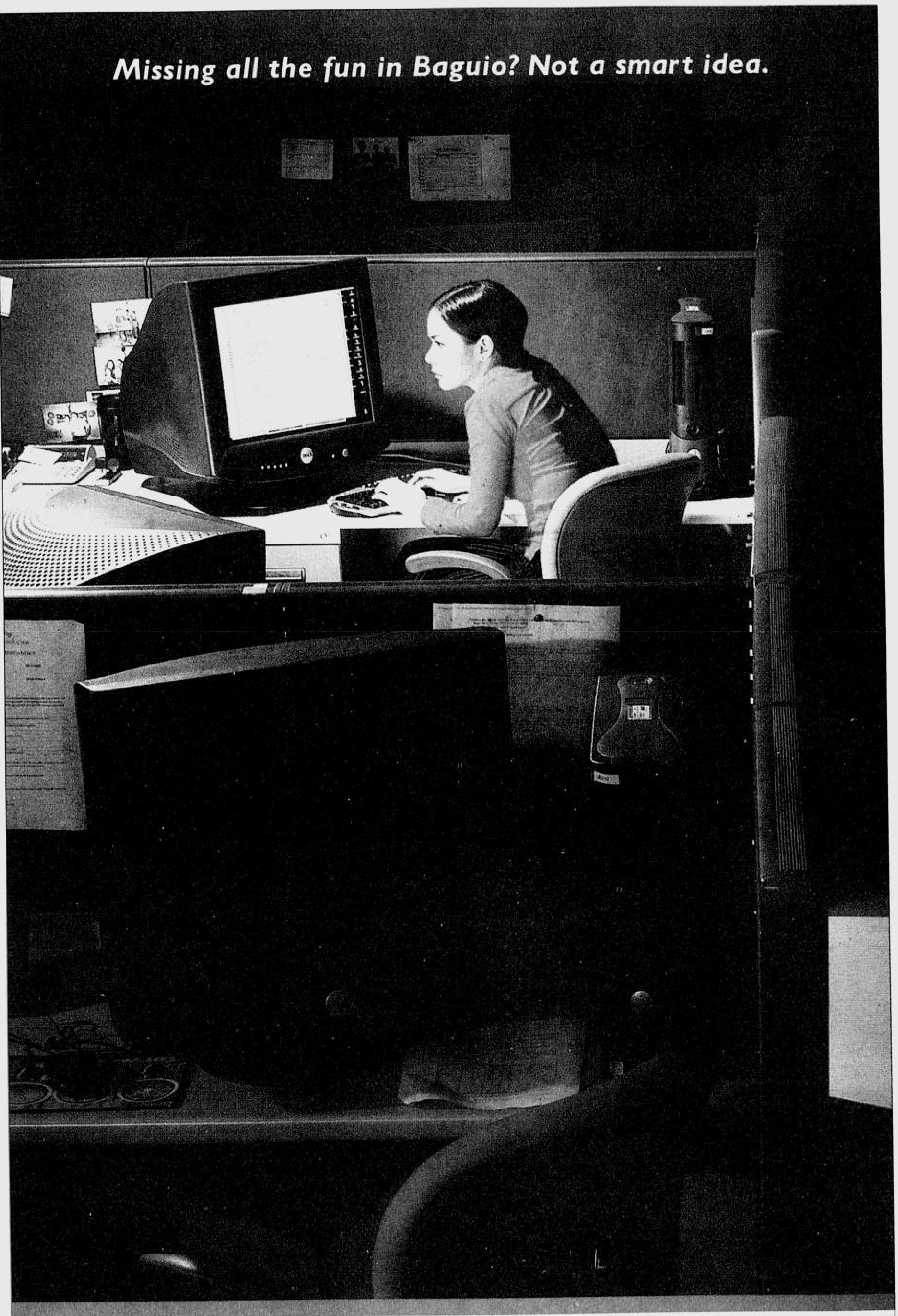
Just as delegates of the Ad Congress were bracing themselves for another long-drawn evening of accolades and entertainment at the traditional Araw Awards Night, the 18th PAC Executive Committee took the lead in providing two evenings to the Araw Awards at this year's Ad Congress. Prior to this, new categories were introduced in this year's creative competitions to recognize excellent work in Direct Marketing and Interactive design.

PRE-CONGRESS WORKSHOPS

Pre-Congress workshops were designed and organized by the 18th PAC to discuss various issues proposed by the different member-associations of the AdBoard. Through these pre-event workshops, the 18th PAC was able to provide open discussions among industry players and to come up with solutions for the advancement of the industry. The first pre-Congress workshop was held last May 28 at the Asian Institute of Management (AIM) in Makati City.

CREATION OF AN OVERSIGHT COMMITTEE

Chaired by Jose Y. Sy, this committee was created to oversee and facilitate the coordination of all the working and subcommittees of the 18th PAC. Interestingly, members of the Oversight Committee were all past Ad Congress chairs, who willingly shared their expertise to the working committees of the Ad Congress.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PLEASE CALL ELLEN FULLIDO AT 832-6240 OR 832-6228
OR ELOI PEREZ AT 832-6121 TO 22

SCHEDULE OF ACTIVITIES

NOVEMBER 19 Wednesday (11.19 W)

2:00 pm Arrival/Registration
6:00 pm Opening Cocktails/Manor Garden
Sponsor: Philippine STAR
10:00 pm Midnight Cocktails/Baguio Convention Center
Sponsor: ABC 5

NOVEMBER 20 THURSDAY (11.20 T)

7:00 am Breakfast/Bike Relay
Breakfast Sponsor: McDonald's
9:00 am Opening Ceremony/Exhibit Opening
led by Guest of Honor and Keynote Speaker
HER EXCELLENCY PRESIDENT
GLORIA MACAPAGAL-ARROYO
10:15 am Session #1
BIG IDEAS IN ADVERTISING
Jim Aitchison
11:00 am BREAK
11:15 am Session #2
FROM SYSTEMS TO SOUL
Chris von Selle
12:00 nn Lunch/Sponsor: Manila Bulletin
2:00 pm Session #3
INTERNATIONAL MEDIA
Steven Marcopoto
3:00 pm BREAK
3:15 pm Session #4
QUALITY NEWSPAPERS: THE SEARCH FOR A NEW VALUE PROPOSITION
Cyril Pereira
4:00 pm BREAK
4:15 pm Session #5
SOCIAL RESPONSIBILITY AND ADVOCACY ADVERTISING IN THE PHILIPPINE CONTEXT
Yoly Ong and Gina Lopez
5:30 pm Cocktails/CAP Convention Center
Sponsor: San Miguel Corp.
7:00 pm Dinner Party at Camp John Hay
Sponsor: ABS-CBN

NOVEMBER 21 FRIDAY (11.21 F)

6:30 am Breakfast/Sponsor: Radioworks
7:00 am Golf Tee-off/Bike Relay
9:00 am Session #6
MEDIA FORUM: SELL YOUR MEDIUM
(KBP TV. KBP Radio. UPMG)
10:00 am Break
10:15 am MEDIA FORUM: SELL YOUR MEDIUM
(OAAP. CAAP. PCTA. Cartoon Network)
11:00 am Break
11:15 am Session #7
CAN A THIRD WORLD COUNTRY BECOME A CREATIVE POWERHOUSE?
Piyush Pandey
12:00 nn Lunch/Sponsor: Manila Broadcasting
2:00 pm Session #8
HOW COMMERCIALS ARE MADE FROM A DIRECTOR'S POINT OF VIEW
Tony Gloria, Jun Reyes, Raul Jorolan and Sid Maderazo
3:00 pm Break
3:15 pm Session #9
LA HOLISTIC DIFFERENCE/THE BIG HOLISTIC IDEA
George Singleton, Publicis Asia Pacific
4:00 pm Break
4:15 pm Session #10
NEW ELECTRONIC MEDIA: IS TEXTING THE NEXT BIG IDEA IN ADVERTISING?
Mon Lizardo and Mary Anne Tolentino
5:30 pm Cocktails/CAP Convention Center
Sponsor: San Miguel Corp.
7:00 pm Dinner/CAP Convention Center/Sponsor: GMA
8:30 pm Araw Awards Part I
Parade of Agencies
- Radio Awards
- Interactive Awards
- Direct Marketing Awards
- Design Awards
- Broadcast Crafts Awards
10:00 pm Socials/Baguio Country Club/Sponsor: GMA7

NOVEMBER 22 SATURDAY (11.22 S)

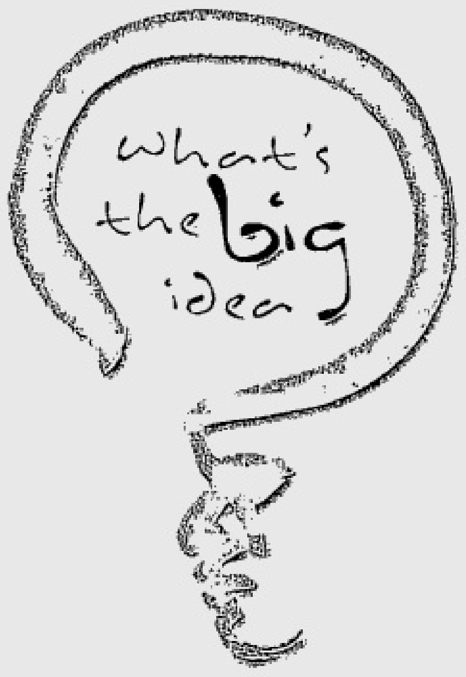
7:00 am Breakfast/Bike Relay
Breakfast Sponsor: IBC 13
9:00 am Session #11
QUALITY OF LIFE INDEX
Feddie Magpantay/ACNielsen
10:00 am Break
10:15 am Session #12

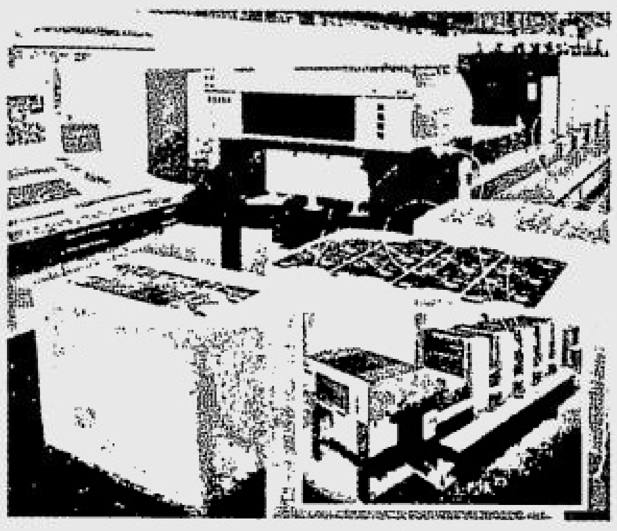
DOES RESPONSIBLE PROGRAMMING RATE?

Emily Abrera with Wilma Galvante and
Cory Vidanes as reactors
11:00 am Break
11:15 am Session #13

INDUSTRY AGREEMENTS AND UPDATES BY PRE-CONGRESS WORKSHOP FACILITATORS

Gigi Rodriguez, Susan Dimacali, Bong Osorio,
Jun Nicdao and Boy Pangilinan
Closing Ceremony & Turnover
12:00 nn Lunch/Sponsor: Philippine Daily Inquirer
2:00 pm Awarding of Golf Tournament
Paint Ball/Nine Ball Billiards Tournament
7:00 pm Dinner/CAP Convention Center
Sponsor: Smart
8:30 pm Araw Awards Part II
- TV Awards
- Print Awards
- Outdoor Awards
- Multimedia Awards
- Platinum Awards
10:00 pm Socials
Manor Garden
Sponsor: Smart





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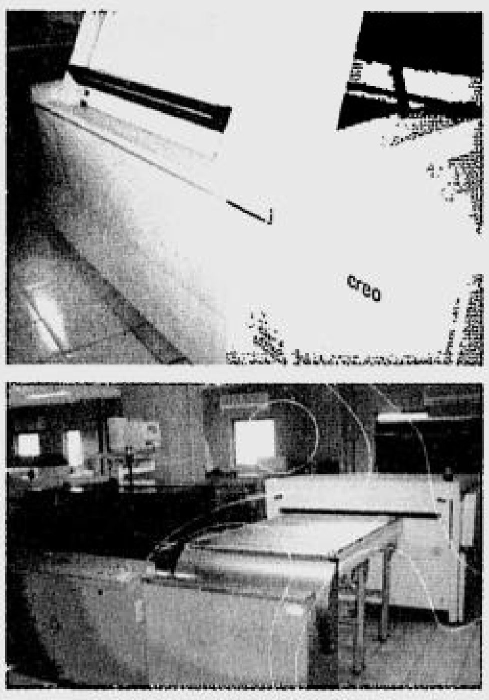
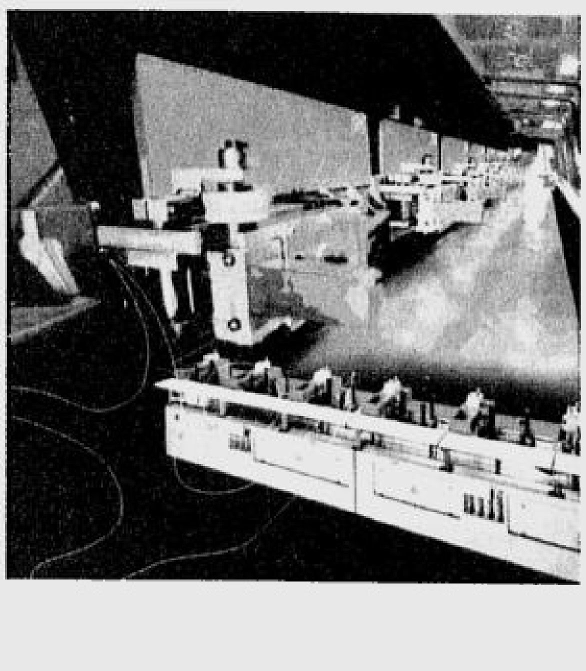


Creo Prinergy and Trendsetter Quantum II CTP
10 micron stochastic screen



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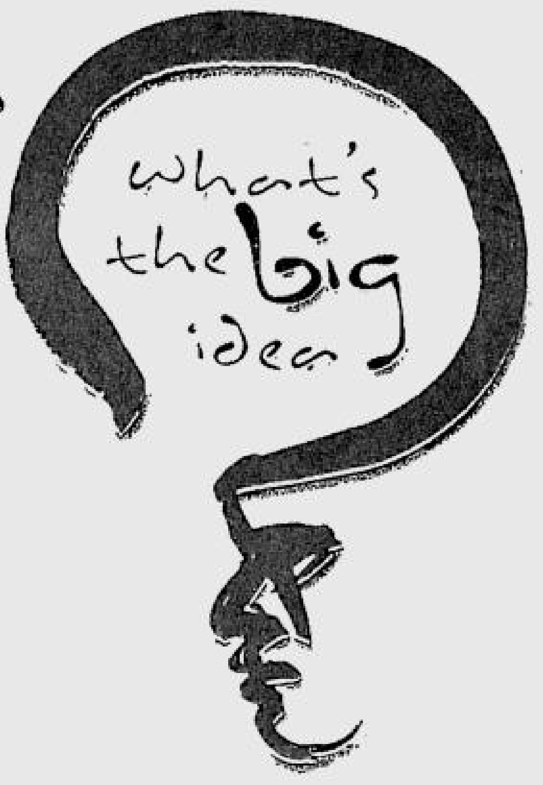
ABOUT THE THEME

Think BIG, act BIG



In "A Heritage of Smallness", his mordant, unsentimental essay on our underachiever status, Nick Joaquin postulates that we Filipinos should stop thinking and acting small. He begins with a litany of the things that characterize us: the barangay is our society, the barrio our locality, "*matanda pa kay mahoma*" how we date our history, the sari-sari store our idea of enterprise, "*isang kahig, isang tuka*" our concept of industry and production, the "*tingi*" system our commerce.

He traces our failure to progress in double time to his observation that "we act on such a pygmy scale"-"we buy small and sell small...we think small and do small".

"What's the Big Idea?" is the theme of this year's Ad Congress. It seems such a basic, common question, one that we ask each other every time we review a piece of advertising. After all these years, after 17 ad congresses spanning over 30 years, the classic query is finally being posed.

So much has happened in the last ten years or so. Marshall McLuhan's global village is probably even smaller than he had envisioned it to be. We are wired and interconnected to one another by what in the past would have been unimaginable forms of media.

Television now gives us an unwieldy menu of channels, public access or cable, many of which are beamed directly from other parts of the globe in a Babel of languages. Attach a DVD or VHS unit to your TV and you and your family don't have to step inside the cinema to catch the latest Hollywood blockbuster.

The computer has become almost as ubiquitous as the television set. It has so many uses—from sending e-mail to chatting to playing games to watching movies to listening to music. Can't wait for the morning papers to be delivered to your doorstep? Turn on your computer at 5 a.m. and you can read the latest Philippine Star or Philippine Daily Inquirer or yesterday's New York Times online.

And who would have thought that in this perpetually telephone-deprived country of ours we would become glued to the mobile phone? It has revolutionized our way of life. In the darkness of the theater, you can espy audience members stealing furtive glances at their phones (or worse, answering a call in the middle of a movie). People dining together can finish a meal without talking to each other, their fingers busily punching text messages. We even managed to oust a president not so much with People Power but with Mobile Phone Power.

The milieu in which we communicate our selling propositions has changed dramatically from four, six years ago. There are so many forms of media, so many avenues to convey them, so many kinds of consumers to reach.

Which is why the theme "What's the Big Idea?" is all the more crucial in these times. We need to think big and act big to build the brand, communicating its personality and virtues in a way that will find its way directly into the consumer's mind and heart.

How will we capture the fickle consumer's attention if we can't stop him from channel-surfing promiscuously, especially during the commercial break? The commercial has to speak to him in a voice he's never heard before. It has to be engaging, relevant, unexpected.

Smoke and mirrors, razzle-dazzle technology, larger-than-life celebrities—none of these old tricks can really camouflage a small idea. They just underscore that the emperor really has no clothes.

Who would have thought that a vignette of an old man with failing memory and his granddaughter having a late-night meal in a half-empty McDonald's restaurant would strike a chord in the hearts of many consumers? The commercial went against all the conventional rules of advertising. It had little branding and product exposure, minimal dialogue, no music, no hearty, happy consumption shots.

Kitkat took its "Have a Break" idea literally outside. Park benches painted with the colors and logo of the brand were where consumers sat on to enjoy their respite.

The Economist, a respected financial magazine, turned the rooftop of a building into a billboard on which high-level executives could look down at. The headline was "Under Your Nose".

The 17th Ad Congress ran a 24/7 notice posted inside a goldfish tank in the Aquarium Cable Channel. Big Ideas need not have big budgets.

Several years ago, a manufacturing company responded to the economic realities of the times and seized upon our penchant for the *tingi*. It started a revolution in the way products are now being sold—in small sachets. There was a Big Idea after all in what Nick Joaquin described as "the smallest degree of retail."

Of equal relevance to this year's theme is the imperative to raise the quality of our ideas to international standards. The Big Idea speaks a universal language and never gets lost in translation. When we look at reels of award-winning commercials, we never cease to laugh when we recognize the Big Idea and tell ourselves why we didn't think of that first.

We need to free ourselves from the prison of insularity. We must look beyond the four walls of conformity, safety, complacency and mediocrity. If we want to be recognized as an international force in terms of advertising creativity and innovativeness, we have to consider ourselves as great as, if not better, than our counterparts in other countries. To paraphrase Joaquin, but in the context of our subject matter, we shouldn't confuse timidity for humility. Let's be daring. Let's be brave. Let's think big and act big.

"What's the Big Idea?" It's all up to us to answer that.

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Your favorite stars will text you the latest about themselves even before the whole world knows! Earn 10 raffle points for every message you receive and send. Refer a friend and earn 50 points.

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326
send to 326

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IAM Anne Santos 12 Apo St. QC
Type IAM <full name> <address>
326
send to 326

To subscribe, text the capitalized names to 326.

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JUDAY Ann Santos
DIANA Zubiri
SHARON Cuneta
PATRICK Garcia
JOYCE Jimenez
AUBREYMiles
ARA Mina
ROBIN Padilla
ANTOINETTE Taus

DANILO Barrios
DINGDONG Dantes
POPS Fernandez
AIAI delas Alas
MARVIN Agustin
DOLPHY
TANYA Garcia
ANGELIKA dela Cruz
JOHN Estrada
MARTIN Nievera

CHESCA Garcia
PAOLO Bediones
ANGEL Aquino
COGIE Domingo
MIRIAM Quiambao
AIZA Seguerra
OYOBOY Sotto
ALBERT Martinez
MYLENE Dizon
ANA Capri

BRADTURVEY
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SHINTARO Valdes
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DEREK Ramsey
TROY Montero
GABBY Eigenmann

JAY Manalo
MARICEL Soriano
SunSHINE Dizon
CARMI Martin
EPY Quizon
ZOREN Legaspi
ALESSANDRA de Rossi
DINA Bonnevie
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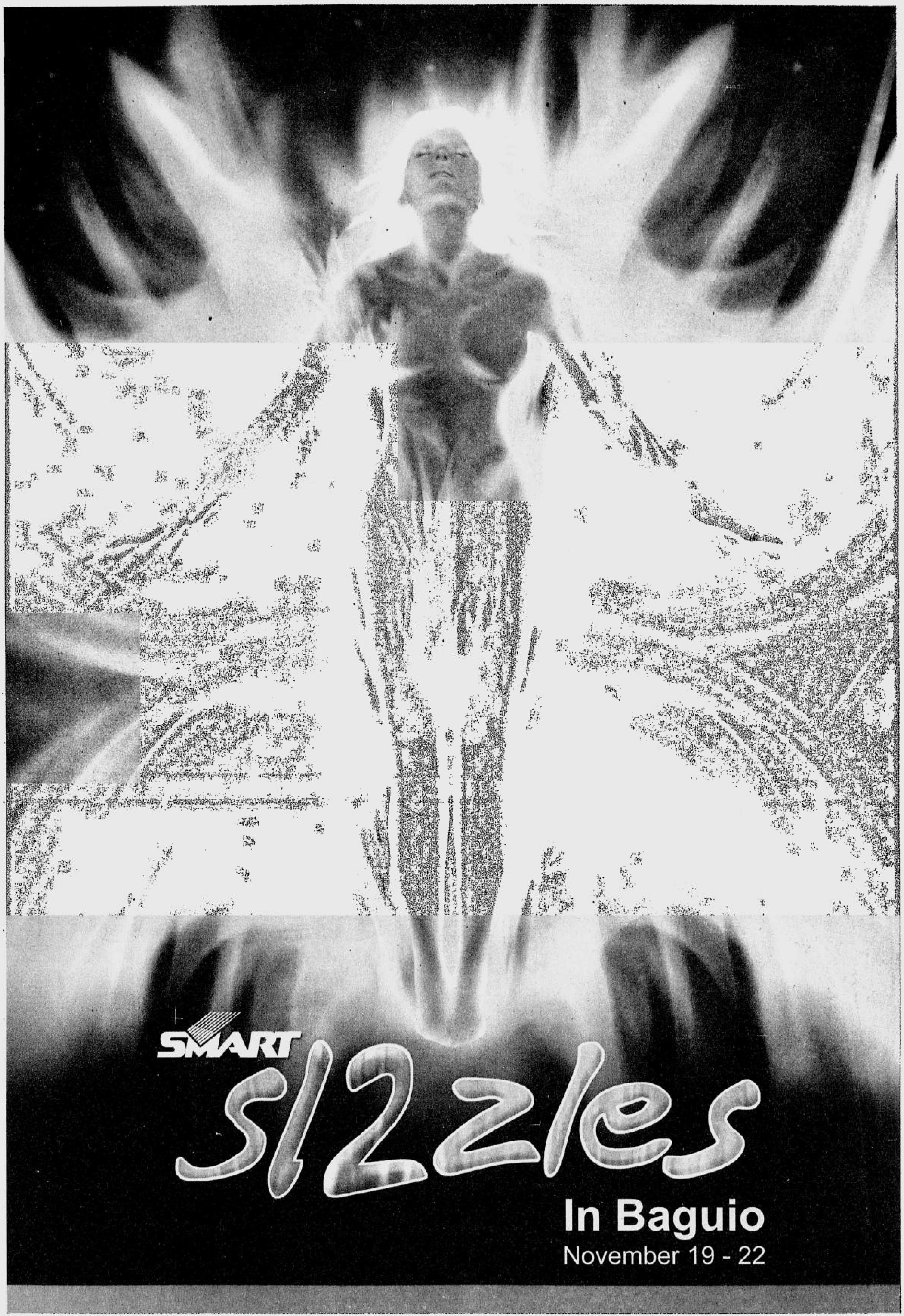
STAR TXT

For inquiries, please call (02) 888-1111 (GMA/LUZON), 1-800-1888-2220 (VISAYAS/MINDANAO), or *888 from your SMART GSM celfone.
Also open to Talk 'N Text subscribers. Promo duration is from October 1 to November 30, 2003. See flyers for more details. Per DTI-NCR Permit number 2373, Series of 2003.



SMART's celebration of its 12 million subscribers* continues. This time, we're taking the hottest parties to Baguio City!

SMART Buddy "FIRED UP" Street Party.
It's going to be a scorchin' good time this November 22 with the biggest celebrities in one red-hot party! Hang out with Parokya ni Edgar, The Dawn, True Faith, Rufa Mae Quinto, Regine Tolentino, Paolo Bediones & many more! Featuring your SMART buddy Martin Nievera! Festivities begin at 4:00 pm.

SMART subscribers enjoy free entrance and a free bottle of beer. Non-SMART subscribers can SIM swap to SMART Buddy to enter and get two free beers.

Attire: Smart casual

SMART Gold "IGNITE" Acoustic Night.
The Manor Hotel Garden.
Nov. 22, 10:30 pm
Ignite your Baguio evening and be dazzled with glittering performances from the country's top solo artists Geneva Cruz, Radha and Bert Nievera.

For Ad Congress delegates only.

Talk 'N Text "LIYAB-Gimik ng Bayan"
November 19, 5:00 pm
People's Park.
A concert/carnival with tons of sizzling performers and activities.

Addict Mobile "BLAZE" Mansion Party
November 21, 10:30 pm
Cottage 1, Voice of America, Camp John Hay.

Sensual... Steamy... Exclusive.
Read between the lines.

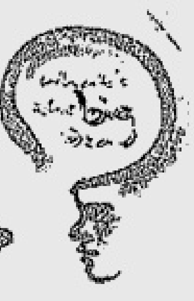
Strictly by invite.

Watch out for more blazing parties and fiery events as things get hotter and hotter with SMART S12zles!

SMART
Simply Amazing!

*Subscribers on the SMART Network include SMART Buddy, SMART Gold, Addict Mobile, Talk 'N Text and SMART ACeS subscribers.

Camp John Hay gets set for the BIG day



The home of this year's Congress, CAP-John Hay Trade and Cultural Center (CAP-John Hay) in Baguio City, is embarking on a massive preparation to ensure that all systems will be in place for the big event.

According to Roselle Antonio, convention manager of CAP-John Hay, they have been conducting a series of meetings with the officials of Camp John Hay, the Baguio City Council, accredited hotels and other agencies concerned. "This event is really a

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2. Upon approval, you'll be given free installation and free one month subscription on your first month of PLDT myDSL service.
3. Your subscription should cover a period of at least one year. If subscription is terminated before the 12-month period, the subscriber shall have to pay P3000 to cover the installation charges.
4. Plan 1500 is open to all PLDT post-paid landline subscribers in good credit standing.
5. Your PLDT landline will be checked first if it is DSL capable.
6. Promo runs until December 31, 2003.
7. Available in Metro Manila and key provincial cities nationwide.

Approved by DTI-NCR per DTI-NCR permit number 0636 series of 2003.

call 171

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PLDT

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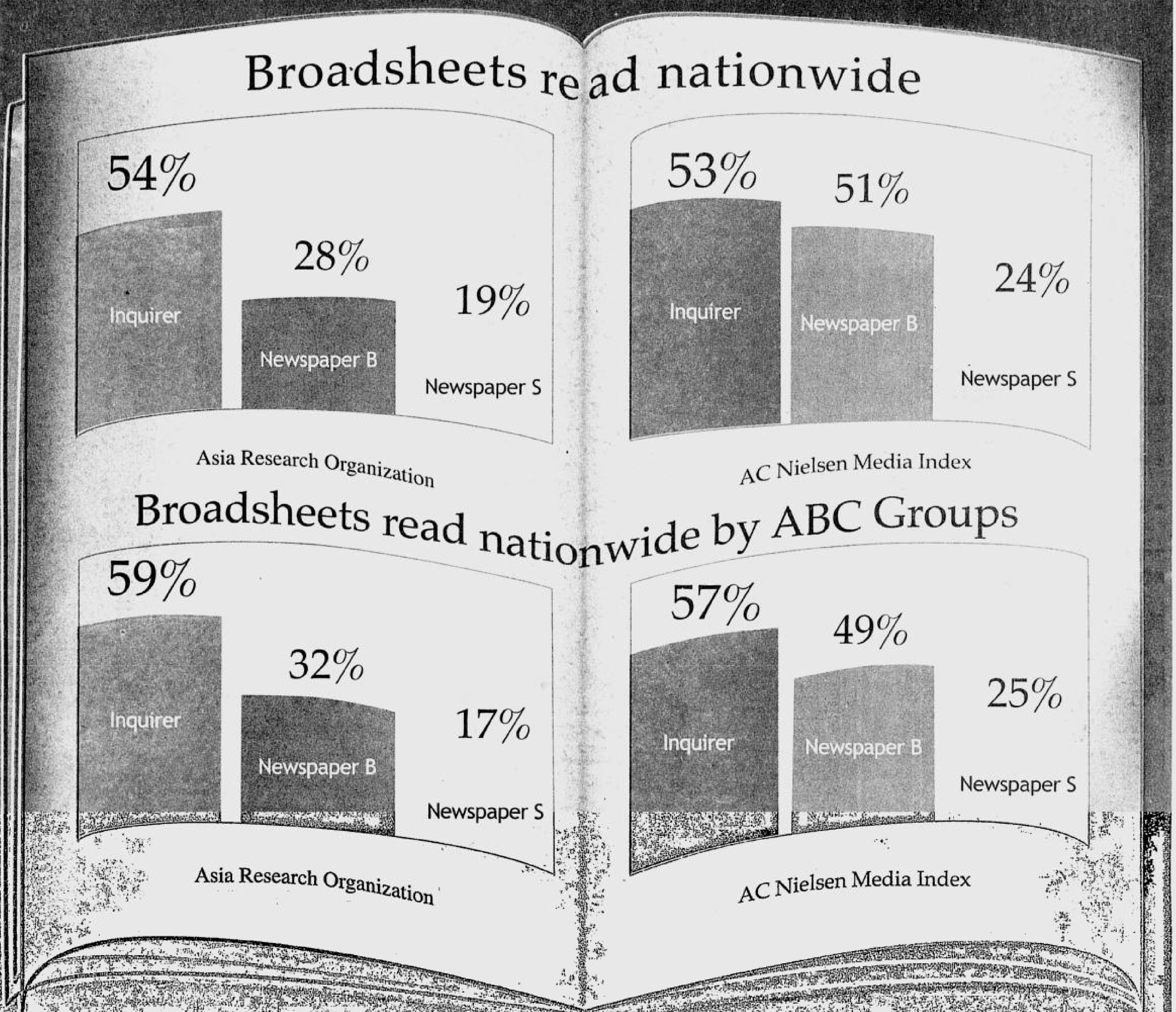

*Independent surveys conducted by ARO and AC Nielsen in 2002

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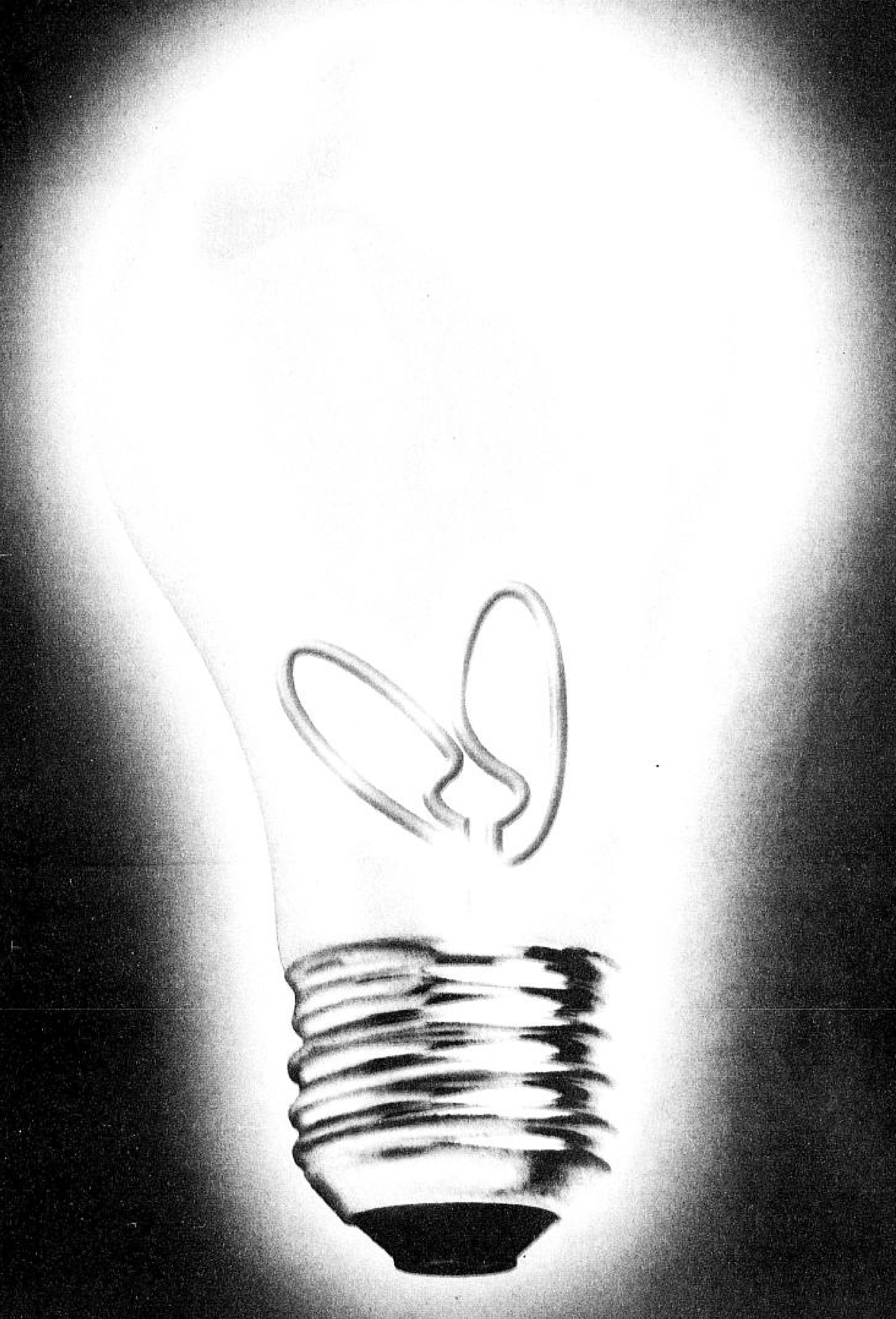
Ideas come from the head.



Big ideas come from the heart.

GMA Network. Right at the heart of big ideas at the Philippine Advertising Congress.
November 19-22, 2003 at the CAP Convention Center, Camp John Hay, Baguio City.

GMA

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Camp John Hay set

From page 11

joint effort among the Baguio City government, Camp John Hay, and the organizers of the 18th Philippine Advertising Congress," Antonio said.

CAP-John Hay will accommodate over 3,000 expected delegates of the Ad Congress.

The convention center has state-of-the-art sound and video equipment, movable partitions and a centralized air conditioning system, which makes it ideal for conventions, seminars, stage plays, concerts and social events.

Some of the major areas discussed were security, water, electricity, parking, and accommodations. Camp John Hay's chief security office headed by Gil Siapno, in close coordination with the Philippine National Police District of Baguio, assured the safety and security aspects of the event. "Though security in Baguio will be intensified during the Ad Congress, the security will be even tighter within the vicinity of Camp John Hay where the center of activities will happen," said Siapno.

Antonio also guaranteed that electricity would not be a problem since Camp John Hay is equipped with a generator in case of a power failure.

Parking space within Camp John Hay, however,

The Transp
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Limited
Congress is

Antonio

Li'l Hands Arts and Crafts line

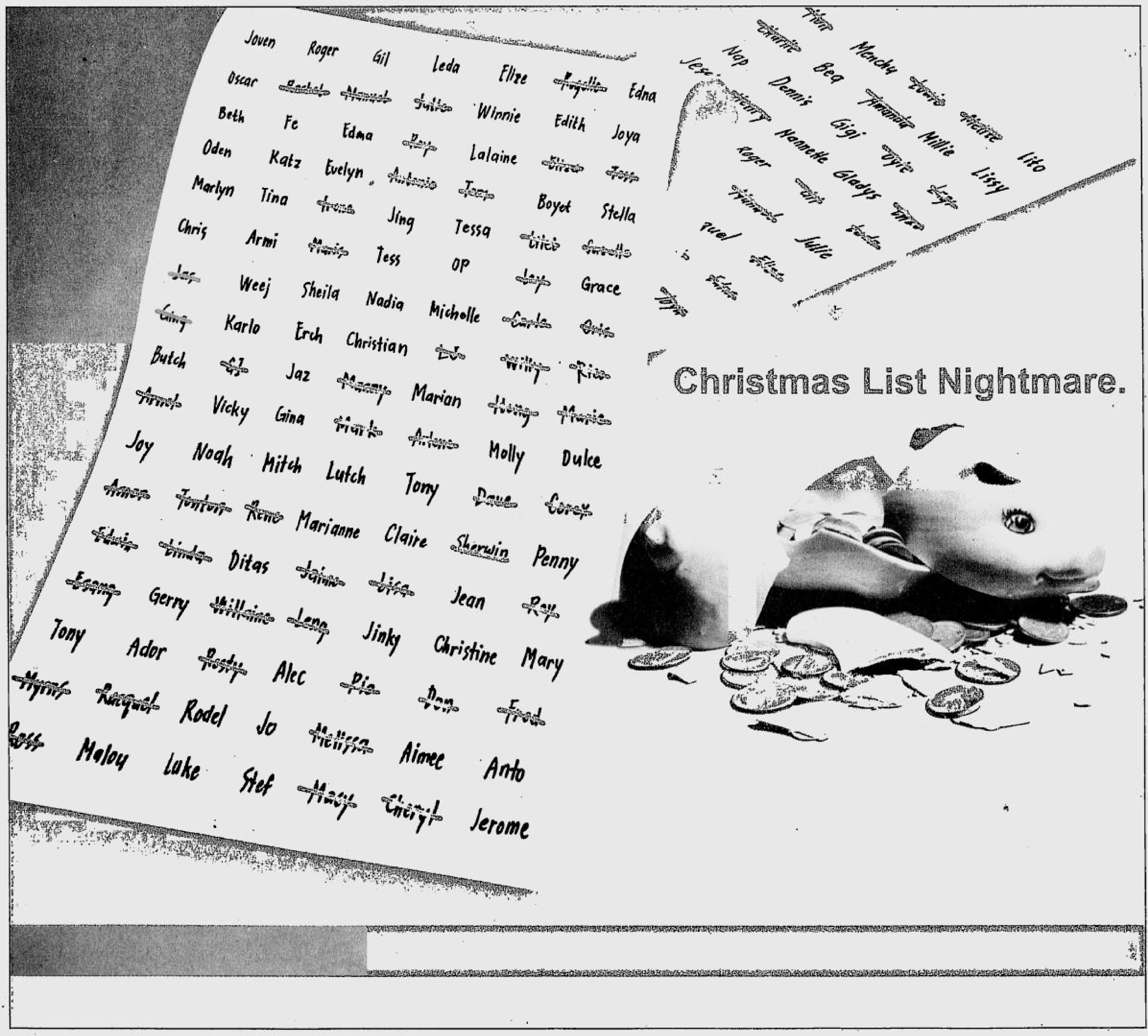
LI'L HANDS Scented Clay come in 10-round strips, 5-bright colors assortment. The materials are made from the finest quality that satisfies children with its easy to mold property. Peggable window box shows the bright color assortment.

Li'l Hands Coloring Pens are now available in the market in 24-color. The pens have brilliant colors and smooth writing capability for a more enjoyable coloring experience. The high quality ink does not bleed through and is fast drying. The most important of all - it is non-toxic.

Li'l Hands Watercolor 18. Li'l Hands Watercolor are now available in the market in 18-color assortment - one of the newest addition in the Li'l Hands Arts and Crafts line. The colors are solid and cakes do not crack even when stored for a long time. It c
a plastic tray design that comes with a mixing
and artist brush.

Li'l Hands Crazy Crayons. Li'l Hands crayo
come in three assortments - the regular crayons
are available in 8s, 16s and 24s, the erasable c
and the third is the newest and craziest in the Li'l
fun world of colors - the Li'l Hands Crazy Crayo
craziness of this crayon is the swirling and whi
several colors in one crayon stick. A set has 16
and each stick has its unique color combination.

All these products are manufactured by Amal
ed Specialties Corp (Amspec), maker of Mongol
Crayola crayons, Lotus ballpens and other
brands of school and office supplies.


Joven Roger Gil Leda Elize Edna
Oscar Winnie Edith Joya
Beth Fe Edma Lalaine
Oden Katz Evelyn Boyet Stella
Marlyn Tina Jing Tessa
Chris Armi Tess OP Grace
Weej Sheila Nadia Michelle
Karlo Erch Christian
Butch Jaz Marian
Vicky Gina Molly Dulce
Joy Noah Mitch Lutch Tony
Marianne Claire Penny
Ditas Jean
Gerry Jinky Christine Mary
Tony Ador Alec
Rodel Jo Aimee Anto
Maloy Luke Stef Jerome
Nap Jess Mencha Bea Dennis Gigi Millie Nannette Gladys Lito Lissy Roger Julie
Christmas List Nightmare.

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for BIG day

ight be limited, Antonio said. ort·Team under the Administrattee headed by managing direcunner Network Inc Dodie Lucas participants to enjoy a hasslehe Ad Congress via bus services available to Congress delegates. nts still wishing to bring their vised to keep their cars parked ed hotels and to take the 18th service when attending sesvents.

parking exclusive to the Ad priced at P1,000 per slot.

also assured that communications facilities will be in place with both Globe and Smart, the two leading network service providers, having good signals within Camp John Hay. "A good communication system is necessary because this is such a big event," Antonio explained.

Inside Camp John Hay, the Manor Hotel offers comfortable rooms and preferred amenities for a pleasurable stay in Baguio City. There are also about 40 accredited hotels that will accommodate the delegates around the city.

CAP-John Hay is expected to open its doors to over 2,000 delegates set to troop to the Ad Congress.

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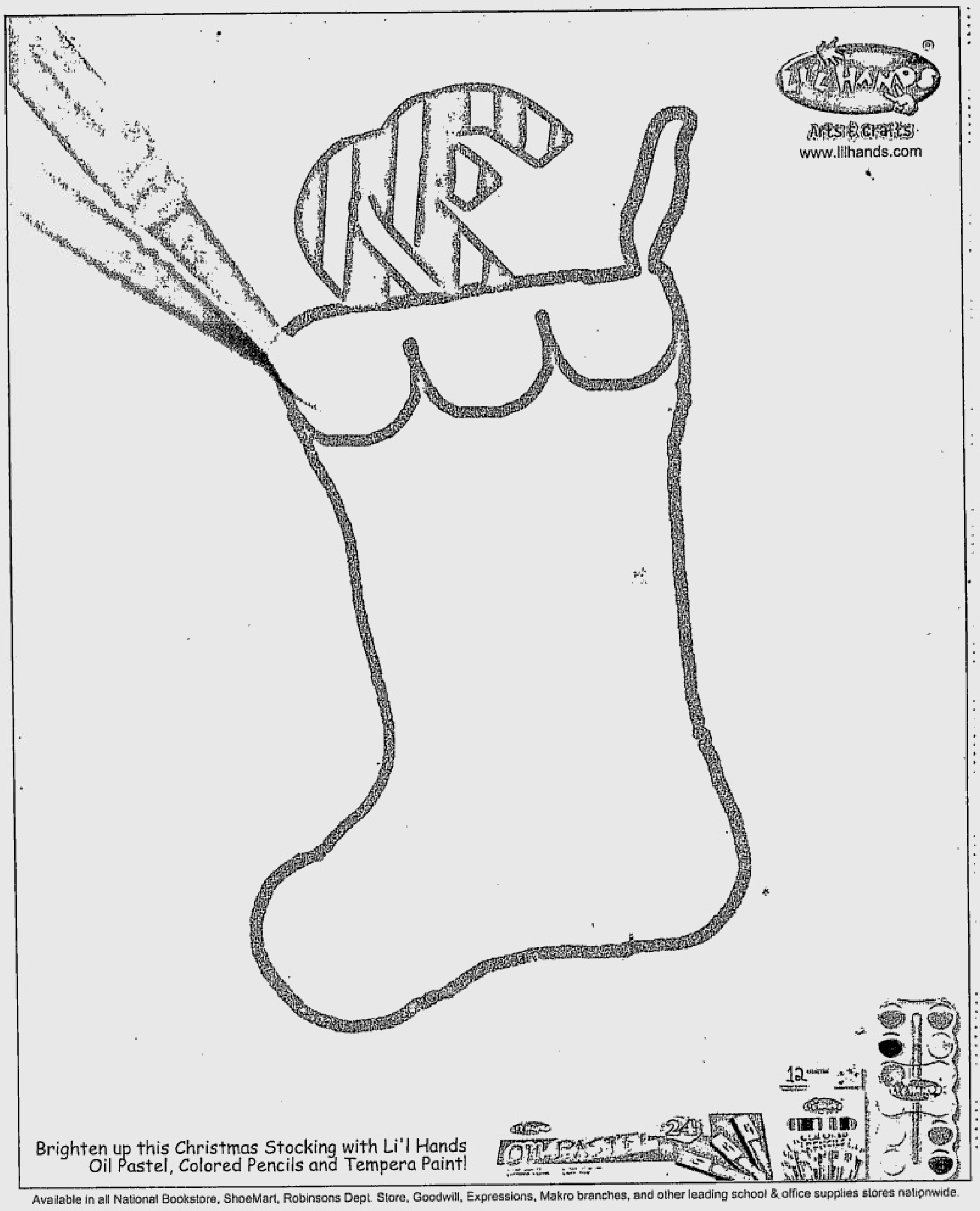

Brighten up this Christmas Stocking with Li'l Hands Oil Pastel, Colored Pencils and Tempera Paint!

Available in all National Bookstore, ShoeMart, Robinsons Dept. Store, Goodwill, Expressions, Makro branches, and other leading school & office supplies stores nationwide.

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Oscar Rachel Manuel Julie Winnie Edith Joya
Beth Fe Edma Roy Lalaine Eliza Tess
Uden Katz Evelyn Antonio Tom Boyet Stella
Marlyn Tina Irene Jing Tessa Liket Suzette
Chris Armi Maris Tess OP Iey Grace
Jas Weej Sheila Nadia Michelle Carlo Cris
Ging Karlo Erch Christian LJ Willy Rico
Dutch GJ Jaz Manny Marian Itong Marie
Arnel Vicky Gina Mark Arlene Molly Dulce
Joy Noah Mitch Lutch Tony Dave Corex
Amor Tonton Rene Marianne Claire Sherwin Penny
Edwin Linda Vitas Jaime Lisa Jean Roy
Esang Gerry Willaine Leng Jinky Christine Mary
Tony Ador Resty Alec Pio Don Fred
Myrns Racquel Rodel Jo Melissa Aimee Anto
Ross Malou Luke Stef Macy Cheryl Jerome

Ton Mandy
Charlie Bea Louie
Nap Dennis Amanda Melite
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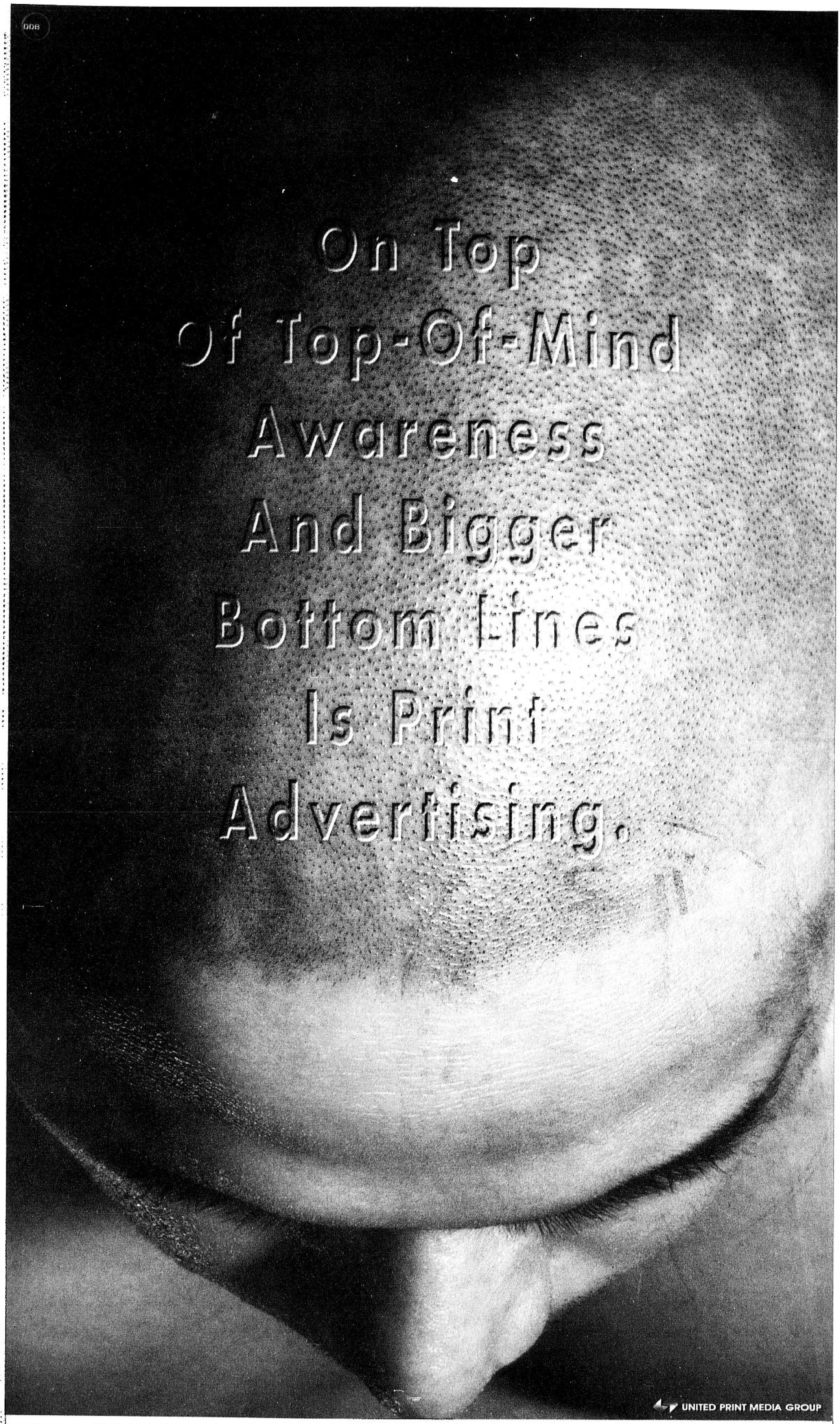
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ABOUT THE ARAW AWARDS

Hunting down the BIG ideas

AN AWARDS show is nothing without great judging. And fortunately, this year's Creative Committee inherited judging rules and procedures that embody the collective wisdom of the industry dating back to the first Ad Congress in 1969.

We were also guided by the excellent recommendations of the 17th Ad Congress supplied to us by its creative head, Abby Jimenez.

Among other points, these recommended the merging of what used to be separate categories for Collaterals and Point of Purchase.

They also recommended that Craft be judged by craftsmen (or women): i.e. the directors, composers and editors whose craft we are seeking to recognize.

This year's committee, ably headed by Peachy Todiño-Pacquing, enthusiastically decided to adopt these recommendations.

After combining two of the old categories they also decided to open up some new ones: Direct Marketing, Design and Interactive. These reflect the rapidly changing scope of media that our ideas appear in.

We also noted that, while the rules allowed it, no agency had chosen to substitute its own judges for regional counterparts from the same network.

And since our brief was to "make the Philippines into a regional creative center", we felt it was particularly important to encourage overseas creative directors to give us their viewpoints.

After consultation with the Executive Committee we agreed to invite (and budget for!) up to six overseas judges. One proviso being that they remain a minority compared to their local counterparts.

The next move by the committee was to set the criteria for other members of the jury. The highest minimum that could be set was that the judge should have been at least a Gold winner in past Araw Awards; or a winner of a Creative Guild Ad of the Year; or have been recognized in the leading international award competitions: Cannes and Clio.

We also allowed a second category for those judges whose unquestioned standing in the industry allowed them to be described as "pillars" of the industry.

Ultimately we had five overseas judges and nine local judges in the Press, Outdoor and TV jury. And we had up to nine judges each in the other juries: Radio, Broadcast Crafts and DM/Interactive and Design.

We also adopted a new system of actually laying out the entries so that they could be judged at the judges' own pace. In effect we laid all of them out in one big room (the Intercontinental Manila ballroom) and let the judges walk around with their scoresheets.

This was not without its difficulties. At around midnight on the night before the judging it looked like the hotel would run out of tables! Fortunately between all the creative directors gathered there someone had the bright idea of using the chairs as well—and the day (or rather night) was saved.

Our ever-trusted auditors, Punongbayan and Araullo, had their own staff collect the sheets directly from the judges and take them away for tabulation in their own office space. And we were all grateful to them for their organization and dedication.

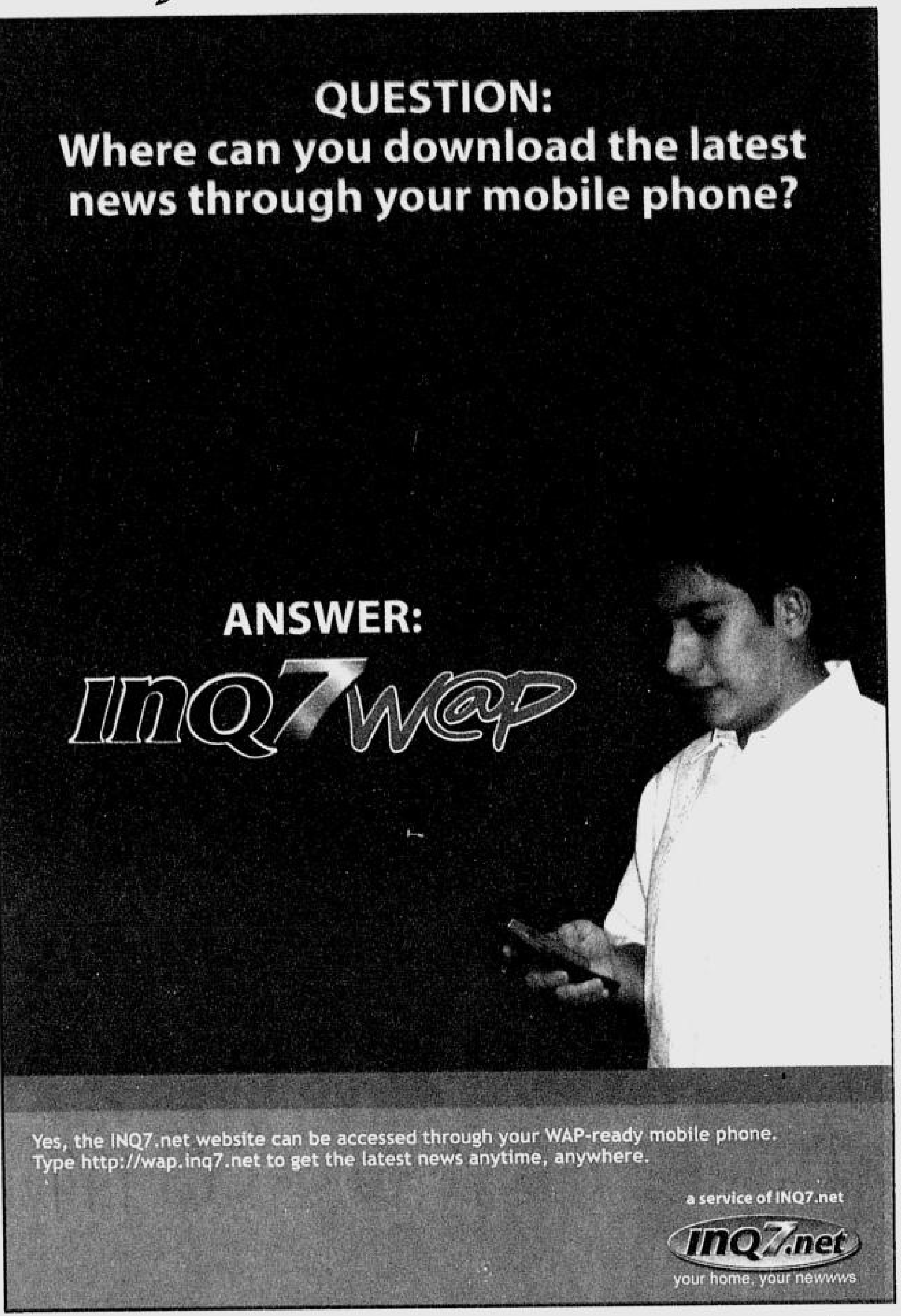
One final note on the awards shows: we were trying to balance two contradictory aims. To recognize the creators of the best work and at the same time to make sure the show ended before dawn.

We overcame this problem with the simple expedient of spreading the ceremonies over two nights. The first will be for Broadcast crafts, Radio, DM, Interactive and Design—as well as the now traditional parade of agencies. The second will be for print, outdoor, TV and Platinum awards in all categories.

We all hope you will enjoy this year's shows. To be a finalist this year you had to earn 60 percent of the vote of the first round jury. To win a bronze you had to get 60 percent of the vote of the second round jury. To be a silver, 70 percent. Gold, 80 percent. And Platinum, 100 percent in both rounds.

From a total of 3,113 entries we have just 430 finalists. And from 430 finalists we have just 120 "metal" winners. A ratio of just under 4 percent.

If you're a finalist, you can feel proud. If you're a metal winner, you can walk tall. And if you got a platinum, keep your cell phone switched on. The headhunters will be calling.



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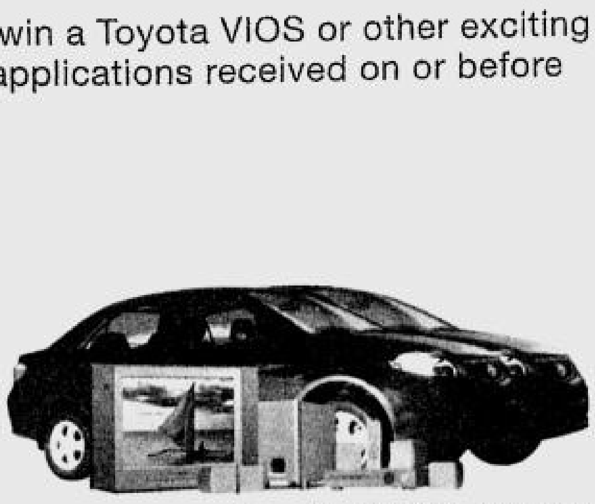

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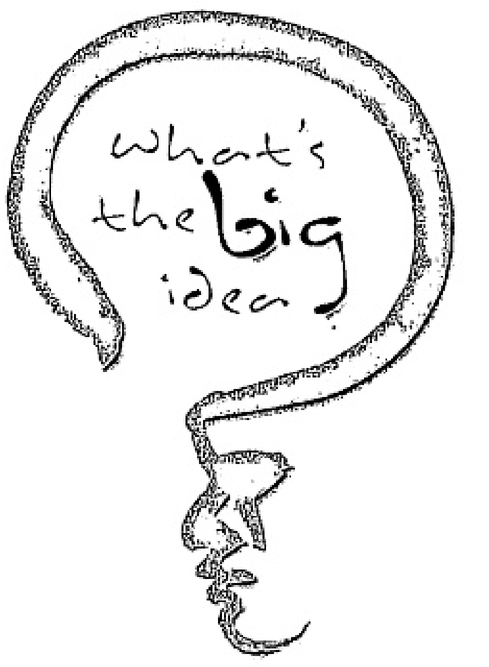

JIM AITCHISON

Author, "Cutting Edge" advertising series, "How Asia Advertises" and "Is Anybody Out There?"

Topic: "Big Ideas in Advertising"

A native Australian, Jim Aitchison has lived and worked in Singapore for over 20 years. As Creative Director of The Ball Partnership and Executive Creative Director of Batey Ads Group, he won 600 advertising awards, many of which he wrote in Chinese. He is now a full-time author, putting his marketing skills to work and developing books as "brands". He has published 23 books published in four different genres—business, careers, kids' horror stories and humor. Titles include the "Cutting Edge" advertising series, the "Clueless" career series, the "Sarong Party Girl" books, "How Asia Advertises" and "Is Anybody Out There?", a book on new marketing communications, which he co-authored with Mark Austin. Jim is also a columnist for Media & Marketing. He has voiced countless commercials, hosted breakfast radio and shared the Singapore Theatre Awards' Best Ensemble Acting prize for his roles in "Animal Farm".

GEORGE SINGLETON

Regional Strategy Director, Publicis Asia - Pacific

Topic: "La Holistic Difference" (The Big Holistic Idea)

Aside from his current position, George Singleton also serves as a member of the Regional Management Team of Publicis Asia-Pacific. He has nearly 20 years of experience in marketing, brand strategy development and consumer insight projects for a wide range of categories, including carbonated beverages, technology, food, hotel and travel, confectionery and mobile communications. Prior to Publicis, George worked in McCann-Erickson of the Interpublic Group (IPG), where he handled the global Coca-Cola account, and D'Arcy. He has lived in Asia for over 10 years, including two years in Beijing.

SOUMITRA SAHA

Vice President for Regional Advertising and Licensing Sales, Turner Entertainment Network's Asia Pacific (Tena)

Topic: "Media Forum: Sell Your Medium"

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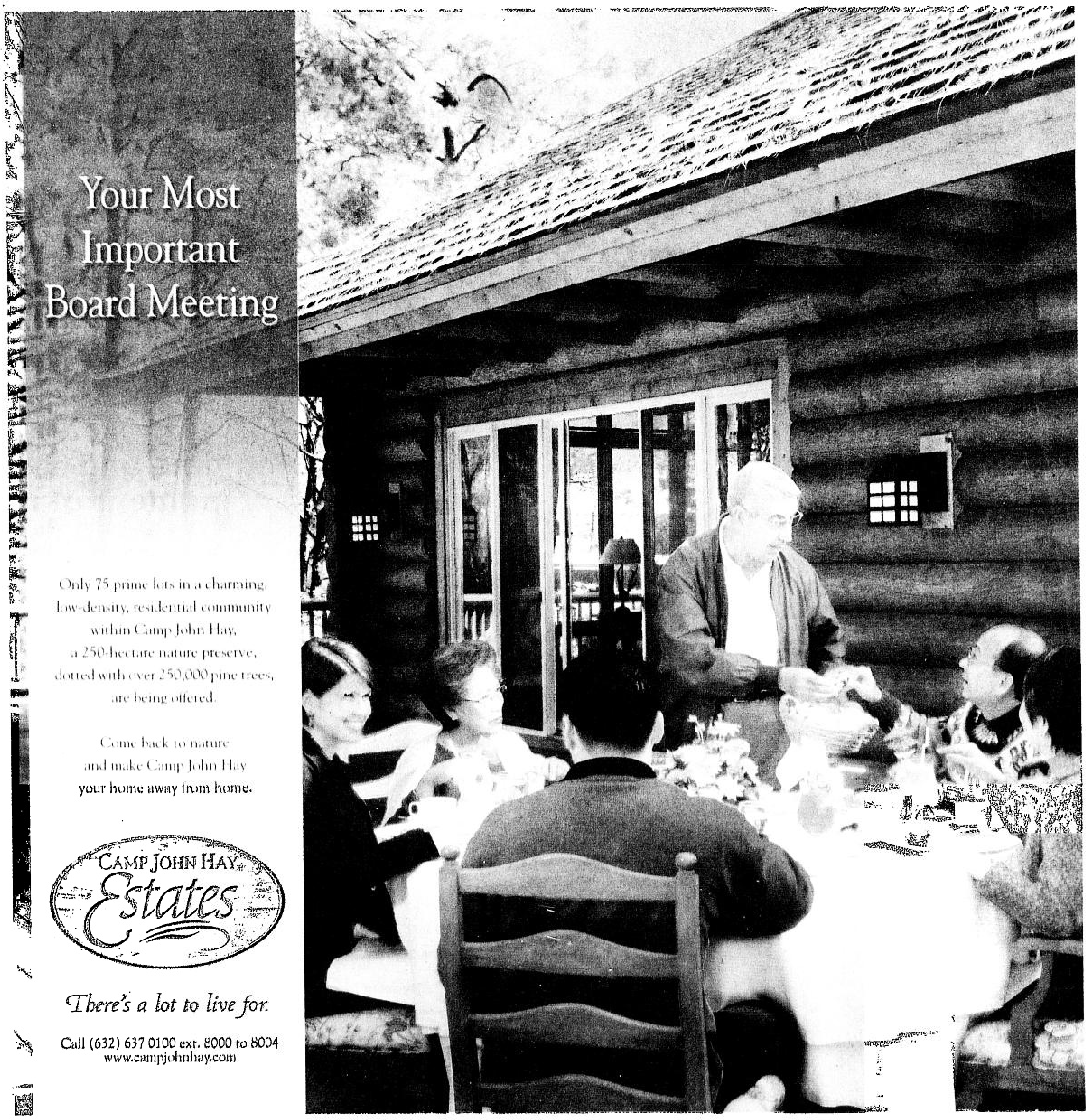
for her to sparkle
Barbie
Barbie
RICHWELL TRADING CORPORATION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A call for advocacy champions

By Bong Osorio

THE 18TH Philippine Advertising Congress, which is set to unfold at the CAP Convention Center, Camp John Hay, Baguio City from Nov. 19 to 22, is a tribute to Big Ideas.

Taking its cue from the theme, the Ad Congress Organizing Committee held a series of pre-congress workshops, a first in the history of the event. The workshops provided an opportunity for industry stalwarts to discuss relevant issues and hopefully come up with resolutions that will be meaningful to the industry long after the Ad Congress has ended.

One such session, which focused on advocacy advertising, was held recently at the Asian Institute of Management's Acceed Conference Center. The discussion, participated in by representatives from Adboard member-organizations, dwelled on the proposition that: "Every two years, members of the Philippine Association of National Advertisers (Pana) with budgets exceeding P500 million on a company-wide basis, will be required to develop a campaign promoting values formation or nation building among the general public, or undertake a similar initiative within their companies."

Advocacy comes from the Latin word *advocare*, which means, "to make a stand." Advocacy advertising, on the other hand, refers to the activity of selling ideas, values and positions on issues instead of tangible products. Communications programs are built with the intention to change the behavior or perception of defined publics, instead of pushing them to make a purchase decision based on hard-selling propositions.

Minyong Ordonez, chair of Jimenez Basic and one of the impassioned workshop participants, said: "Identifying advocacy programs appropriate to the Filipino market is difficult to identify, and that difficulty can be traced to the lack of accepted values and norms in our culture" This ties in, Ordonez stressed, to the question, "Who is the Filipino, and what does he stand for?" It becomes a question of culture, and herein lies the challenge for the advertising industry to become an active prime mover in defining the true Filipino psyche and taking a stand on issues that shape this mindset.

After two hours of productive idea exchange and healthy debate, specific guidelines were lined up to put the proposition operational. First is to convince big advertisers to set aside five to 10 percent of their annual advertising budgets to advocacy communications. Small and medium-size companies will likewise be tapped for donations. The generated resources will be pooled together to provide the seed fund for this initiative, and back the idea with logistical muscle.

The second parameter is to find a single advocacy issue that the whole industry can champion and support with impact, relevance and sustainability. As Yoly Ong, chair of Campaigns & Grey emphasized: "Instead of focusing on small-scale values, it may be prudent at this point to concentrate on advocacy campaigns of national import, like issues on the political maturity of Filipinos or the lack of it, or promoting vigilance about public governance, among others."

The third is to form a task force under the leadership of the Adboard, which will spearhead the advocacy initiatives. The members of this group will primarily help in soliciting the necessary resources to move larger-scale advocacy advertising efforts. Once the required funding is put in place, the Adboard can act as a client or a brand manager, and appoint an ad—or foundation—partners to steer the program under its supervision.

The fourth is to appoint a lead champion, who can either be an individual or group. This lead person or group will serve as the program manager that will directly move the mandate. The above advocacy pre-congress proposition and the initial details as discussed by the workshop participants will be presented in one of the Ad Congress plenary sessions for the ad industry partners' consideration.

The ad industry will sure watch with bated breath what happens next.

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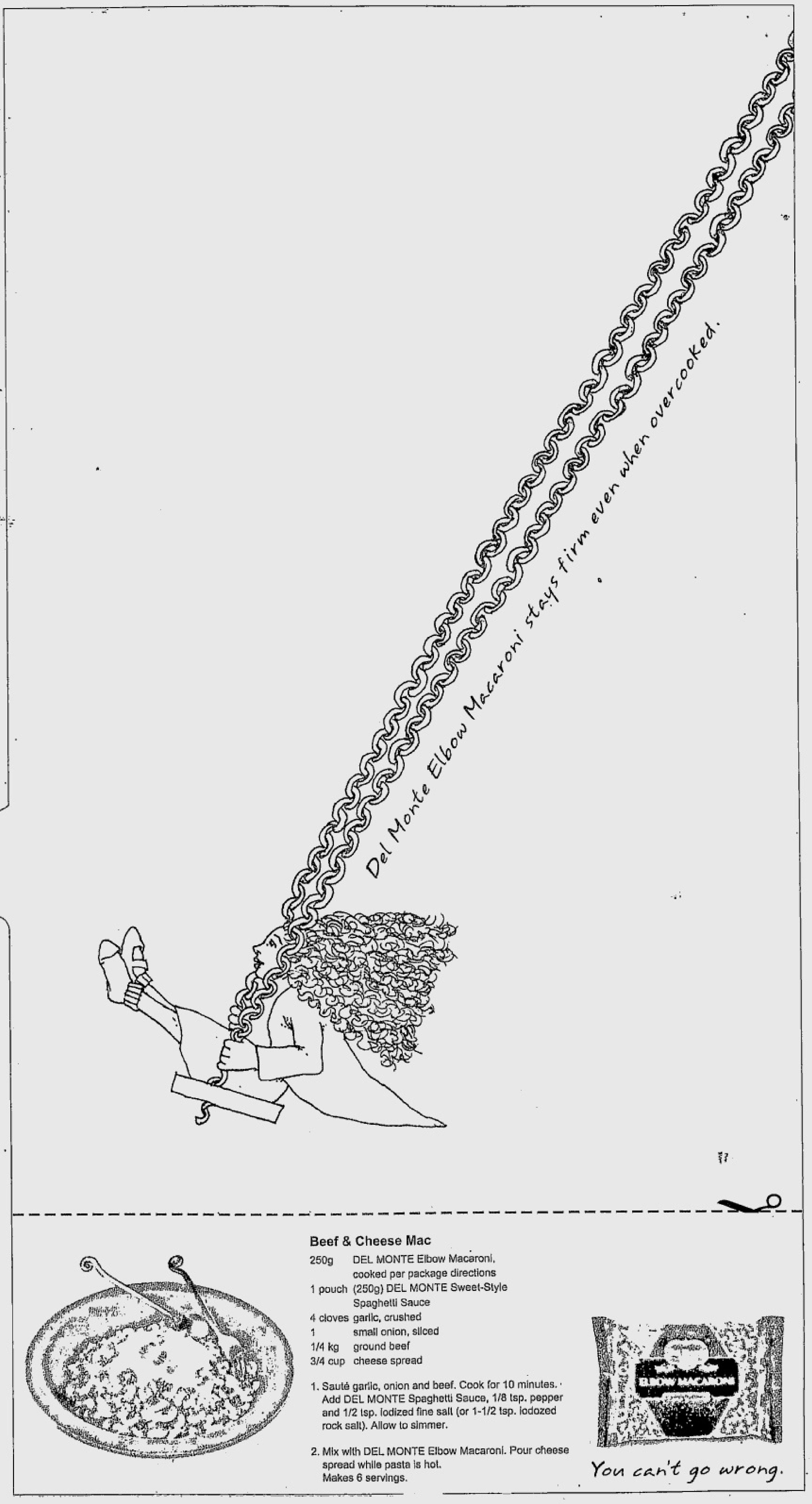

Del Monte Elbow Macaroni stays firm even when overcooked.
You can't go wrong.

Beef & Cheese Mac

250g DEL MONTE Elbow Macaroni, cooked per package directions
1 pouch (250g) DEL MONTE Sweet-Style Spaghetti Sauce
4 cloves garlic, crushed
1 small onion, sliced
1/4 kg ground beef
3/4 cup cheese spread

1. Sauté garlic, onion and beef. Cook for 10 minutes. Add DEL MONTE Spaghetti Sauce, 1/8 tsp. pepper and 1/2 tsp. Iodized fine salt (or 1-1/2 tsp. iodozed rock salt). Allow to simmer.
2. Mix with DEL MONTE Elbow Macaroni. Pour cheese spread while pasta is hot.
   Makes 6 servings.

That global flavor

From page J8

Based in Hongkong, Sunny oversees TV and interactive advertising revenue generation for Cartoon Network's India, Australia, Taiwan, Philippines and Southeast Asia feeds as well as promotional licensing across the region. He is also responsible for developing strategies for the expanding Turner Entertainment Network business across Asia Pacific. Sunny started his career with Turner India as director of research and strategic planning and was promoted to VP for advertising sales. Prior to joining Turner, he was with the Media and Panel Research Division of IMRB (Indian Market Research Bureau). During his tenure at IMRB, he was also involved with the National TV audience measurement service and was the senior project director of TAM Media Research, a joint venture between AC Nielsen and Kantar Media. Sunny holds an MBA and a degree in Electronics.

GINA L. LOPEZ

Managing Director, ABS-CBN Foundation Inc.

Topic: "Social Responsibility and Advocacy Advertising in the Philippine Context"

Gina believes in the strategic importance of the child. The vision of the ABS-CBN Foundation is a better world for children, which can be achieved by targeting key aspects of society. She initiated Bantay Bata 163, the country's first media-based hotline for children's rights. She also spearheads Bantay Kalikasan for which she received the 1997 International Public Relations Award for Excellence for the Environment. As a board member of the Southeast Asian Foundation for Children's Television, she produces educational television shows on Science, Math, Values, History and English for public elementary schools and Philippine Literature for high school via E-Media. Gina is also the president of the ABS-CBN Bayan Foundation, a program which takes a holistic approach towards socio-economic development.

YOLY ONG

Founder and CEO, Campaigns and Grey

Topic: "Social Responsibility and Advocacy in the Philippine Context"

While known to many as one of the ad industry's top authorities, Yoly has also successfully inscribed her name in the field of advocacy. She has strategized, conceptualized and written various advocacy campaigns for both the public and private sectors. Among these campaigns are Lift the Political Ad Ban, Consumers and Communicators for Good Governance, AIDS Information and Dial-A-Friend Telephone Hotline. She holds the distinction of being the first Filipino to sit as judge at the Clio Awards. Yoly has received numerous awards in advertising, marketing and PR, including the Industry Maverick Award from the 4A's Pilak Advertising Summit and the Lifetime Achievement Award from the Creative Guild. She is also the recipient of the Lucius Littauer and Mason Fellows Award at the Kennedy School of Government in Harvard University.

EMILY ABRERA

Chairman, McCann-Erickson Philippines

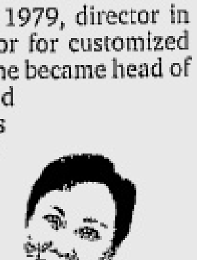
Topic: "Does Responsible Programming Rate?"

Emily Abrera is a pillar of Philippine advertising. She joined McCann-Erickson as creative group head in 1978. In 1992 she was named President/CEO of McCann, acknowledged as the country's leading ad agency, and assumed the chairmanship in 1999. She is among the few creative talents who now hold top agency position, an accomplishment that was highlighted at the recent Ad Summit where she was honored as one of the "25 Mavericks of Philippine Advertising". An active lecturer in industry fora and the academe, Emily has occupied key positions in the local 4As, TVRC and the Adboard. Among her many honors are the 1995 Agora Award for Marketing Management and the 1999 Lifetime Achievement Award from the Creative Guild. Under her leadership, McCann has won Agency of the Year five times in six years. She sits on the Board of Trustees of Museo Pambata, Maria Montessori Children's School Foundation, Philippine Board on Books for Young People, Philippine Eagle Foundation, Nayong Pilipino, and Cultural Center of the Philippines. She is a founding member of the Women's Business Council.

FIDELIDAD ESTER N. MAGPANTAY

Executive Director, ACNielsen (Philippines) Inc.

Topic: "Quality of Life Index"



Feddie has been a market researcher since 1974. She started as a project assistant at ACNielsen, formerly known as Consumer Pulse. She became a manager in 1979, director in 1981 and executive director for customized services in 1994. In 2002, she became head of account management and business development. As executive director, she is in charge of developing ACNielsen's key clients through the integration of the various research capabilities of ACNielsen, such as customized consumer research, retail audits, consumer panels and media research. She directly services three of the top clients of the company and until recently, was the regional business development director for one of its three top accounts in South Asia. Her research experience combines quantitative and qualitative research and covers over 100 product categories and services targeting the consumer and industrial markets. Feddie has also tackled issue-oriented researches such as family planning and political developments. She has undergone numerous training courses in the United States, United Kingdom and Asia Pacific. She graduated magna cum laude with a degree in Journalism from the University of Sto. Tomas and completed the Management Development Program at the Asian Institute of Management.

J. MANUEL DABAO

President, Philippine Cable Television Association Inc.

Topic: "Media Forum: Sell Your Medium"

J. Manuel Dabao is the president of the Philippine Cable Television Association (PCTA) Inc. , the umbrella organization of more than 350 cable TV operators all over the country, from 2001 to the present. His service to the cable industry actually started before that when in 1998, he was elected as PCTA director and in 2000, when he became the PCTA Vice President of Kabankalan Community Antenna Television, a cable system based in Kabangkalan City, Negros Occidental, and a director of the Southeast Asian Foundation for Children's Television.

PIYUSH PANDEY

Group President and National Creative Director, Ogilvy & Mather, India

Topic: "Can a Third World Country Become a Creative Powerhouse?"

Though he started his professional life as a cricketeer and tea taster, Piyush Pandey is better known as the undisputed guru of Indian advertising. He joined Ogilvy & Mather Mumbai as a "suit" in the '80s. Soon after, he traded his formals. In 1994, he became national creative director of O&M India. Under his leadership, O&M has been recognized as the most creative agency in India, six years out of the last seven. Piyush redefined Indian advertising by curing its colonial hangover and doing what, in hindsight, seems obvious: reaching out to the Indian masses—one billion strong—by speaking to them in their own language. He has won over 400 Indian advertising awards. In 2000, the Ad Club of Mumbai voted his ad for Fevikwik adhesive as the commercial of the century, and his Cadbury chocolate campaign as the campaign of the century. His international awards include two Grand Prix from the London International Advertising Festival, two Gold Lions at Cannes, a One Show Silver and a Clio Bronze. Media Asia dubbed him Asia's Most Creative Person of 2002. This year, Piyush and his team won five Lions at Cannes. Piyush doesn't think of his work as a job. "How can you think of cracking ideas as work? It's too much fun!" he quips.

CYRIL PEREIRA

Managing Director, Telesis Consulting Limited

Topic: "Quality Newspapers: The Search for a New Value Proposition"

Cyril's 33-year career in the print media led him through Singapore, Malaysia and Hong Kong. Prior to establishing Telesis, he was director of newspaper operations of the South China Morning Post and served on the Board of The Bangkok Post. He was also director and publisher of Asia Magazine. Cyril was assigned by Rupert Murdoch to help the Australian newspapers convert to sophisticated color technology. He won support from Murdoch for the creation of a new press center for the SMCP, which became a model for newspapers in Asia. As an independent consultant, Cyril serves on the Board of Panpac Media Group in Singapore and adviser/chief executive of media companies in Singapore, Malaysia and the Philippines on business growth, profit and technology strategies.

CHRISTIAN VON SELLE

Vice Chairman, J. Walter Thompson Philippines and Managing Director, J. Walter Thompson Malaysia

Topic: "From Systems to Soul"

Christian received his Diploma Kaufmann from the University of Cologne. He began his advertising career as an account executive at Young and Rubicam, Germany. He became managing partner of Hanus & Partner Event marketing in Bonn, Germany. He started out as director of business development for JWT Frankfurt and moved on to became Management Supervisor of JWT Hamburg and managing director of JWT Malaysia. Christian's interests are traveling, sailing, hiking and music.

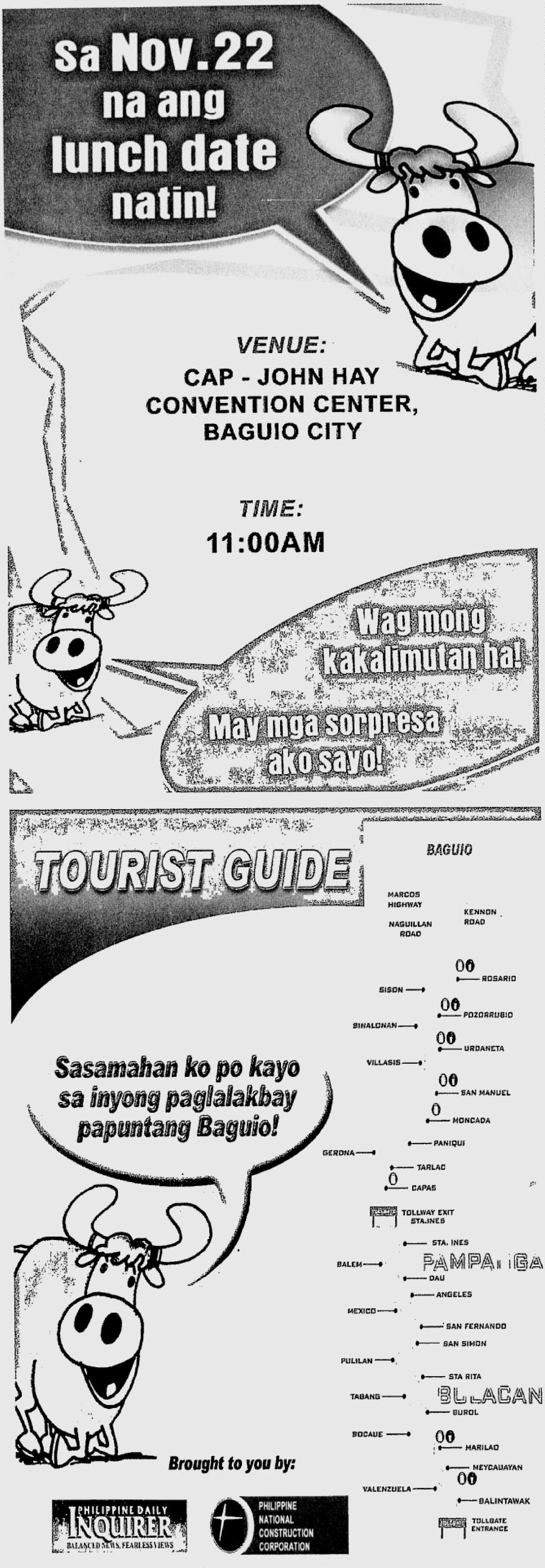
KAREN DE ASIS

Faculty Member, De la Salle Graduat School of Business; Marketing Director, De La Salle Graduate School of Business; Marketin Consultant/Trainor, Marketing Knowledg Series Training and Consultancy

Topic: "Media Forum: Sell Your Medium"

Karen has over 20 years o responsible and grounded experience in related areas o sales and marketing, which include strategic marketin planning, distribution, product development, marketin communications covering advertising, PR, special event

THAT GLOBAL/ J



That global flavor

From page J2

and other below-the-line activities. Her actual marketing experience in various industries include food, healthcare, advertising, telecommunications, travel and tourism. Karen is also a regular contributor to the Business Features section of The Philippine Daily Inquirer.

MARY ANNE D. TOLENTINO

Assistant Vice President, Emerging Markets Group, Bank of the Philippine Islands

Topic: "New Electronic Media: Is Texting the Next Big Idea in Advertising?"

Mary Anne is a BS Business Management Graduate of Ateneo de Manila. She started out as a credit officer at Filinvest Credit Corp. Prior to joining BPI Family Bank, she was office manager of Ford Credit Phils. In 1989 she was promoted to assistant vice president of BPI Family Bank's market services department, which she also set up. She established the bank's direct marketing department in 1994 and the International Transactional website of BPI. Today, as AVP of BPI's mobile marketing, she oversees all banking initiatives such as WAP banking and SMS banking.

RAMON D. LIZARDO

Vice President for Business and Linkages, INQ7 Interactive

Topic: "New Electronic Media: Is Texting the Next Big Idea?"

A graduate in Civil Engineering of the University of Sto. Tomas and a licensed professional civil engineer, Ramon has 19 solid years of experience in information technology with a wide range of functions (including non-IT): general and executive management, business planning and development, information systems planning and systems analysis, design and programming. He has had stints at Ace/Saatchi & Saatchi, San Miguel Corp, Delphi Management Systems and Gaisano Chain of Supermarkets and Department Stores. He was president of System Net International Philippines Inc and corporate consultant of Dunkin' Donuts and Jonie's Flavored Chicken.

RAUL JOROLAN

General Manager, Scene Stealers Production

Topic: "How commercials are made from a director's point of view"

After completing a degree in Fine Arts, major in Advertising from the University of Santo Tomas, Raul Jorolan spent the next substantial years forging a career as an art director in some of the leading advertising agencies in the country. Being an illustrator he immediately was thrust in the world of TV commercial storyboards. He developed a flair for print and graphic design along the way. Dabbling also in painting and photography, he is an accomplished visualist of Imagist. After some solid years with McCann-Erickson Manila where he was honored with the agency's very first Most Valuable Professional Award, Raul Jorolan hopped on to McCann-Erickson Hong Kong to wage more advertising wars in the regional office. Upon his return he opened a design and advertising shop where he won several advertising awards in an earlier Advertising Congress. He was requested to direct a commercial and the rest, as they say, is history. In 1991 he shot a seminal TV commercial for the fashion specialty store Cinderella and that started the ball rolling for him as a director. In 1997, after six years as a successful freelance director, Raul Jorolan started his own production company, Scene Stealers Production. Since then he has shot numerous memorable spots in different visual styles and picking awards along the way. Given his background in various visual disciplines, Raul Jorolan gained prominence with his ability to create arresting and powerful moving pictures. He is a passionate artist with a great sense of humor and an inherent talent to connect with people.

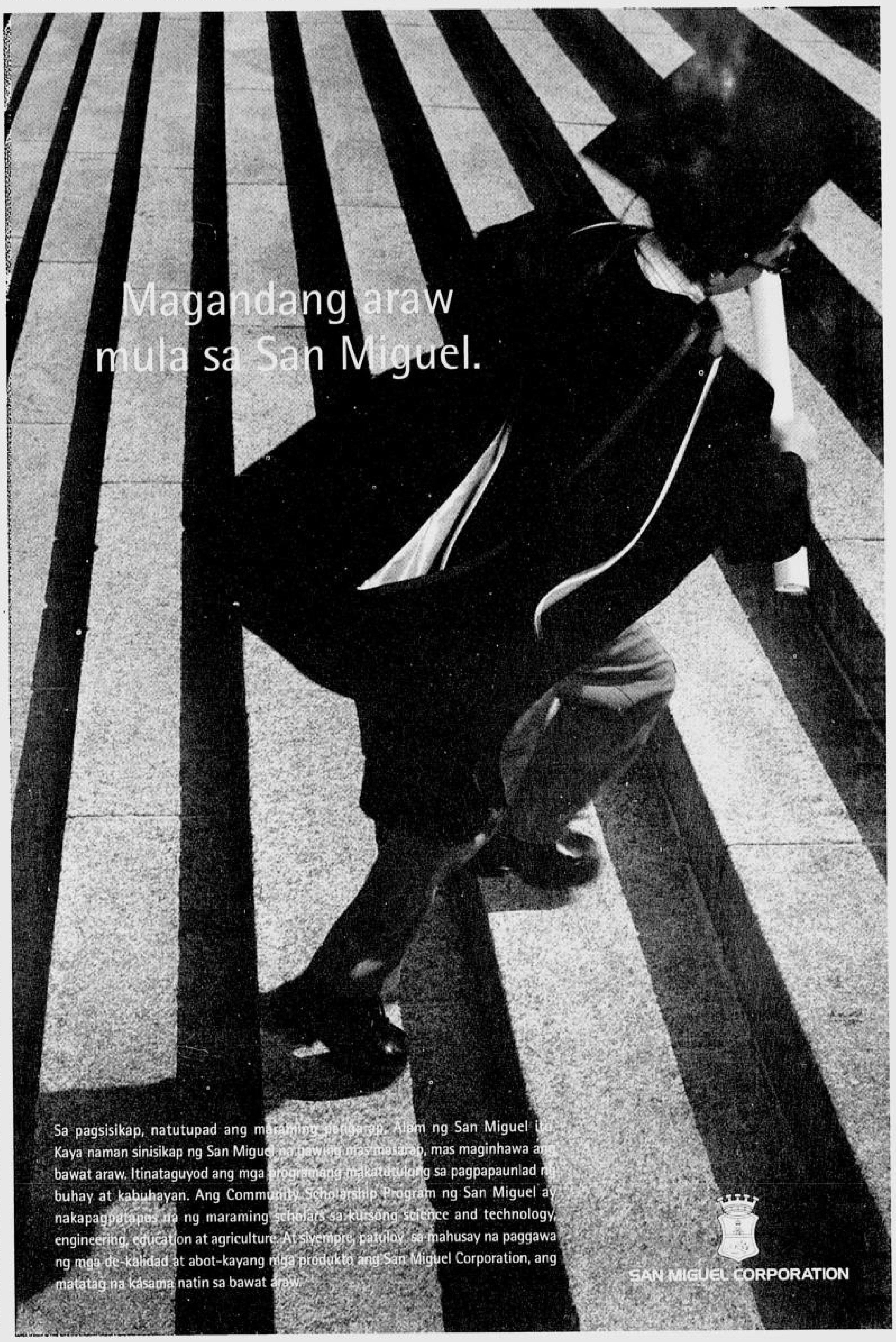
SID MADERAZO

Freelance TV Director

Topic: "How commercials are made from a director's point of view"

A newspaper recently anointed Sid the "It" Boy of TV commercials. A graduate of the UP College of Fine Arts, he joined McCann-Erickson not long after graduation. He worked mainly on the Coca-Cola account and distinguished himself by winning local and international awards for Coca-Cola and Sprite. He was part of the team behind the popular Sprite "Magpakatotoo Ka" campaign. In 2001 Sid ventured into TV commercial directing. His big break led him to meg one project after another. Today, he is considered one of the best of the new breed of young TV commercial directors. Among his favorite directorial efforts are Nizoral "Park", Anlene "Revite", Royal Tru-Orange "Flowers"/"HH"/"Boses", Coca-Cola "Pulse"/"Head"/"Gut", Addict Mobile "Virgin",

Lucky Me "White", Globe "Kami Na" and Bayo "Life".



Magandang araw mula sa San Miguel.

Sa pagsisikap, natutupad ang maraming pangarap. Alam ng San Miguel ito. Kaya naman sinisikap ng San Miguel na gawing mas masarap, mas maginhawa ang bawat araw. Itinataguyod ang mga programang makatutulong sa pagpapaunlad ng buhay at kabuhayan. Ang Community Scholarship Program ng San Miguel ay nakapagpatapos na ng maraming scholars sa kursong science and technology, engineering, education at agriculture. At siyempre, patuloy sa mahusay na paggawa ng mga de-kalidad at abot-kayang mga produkto ang San Miguel Corporation, ang matatag na kasama natin sa bawat araw.

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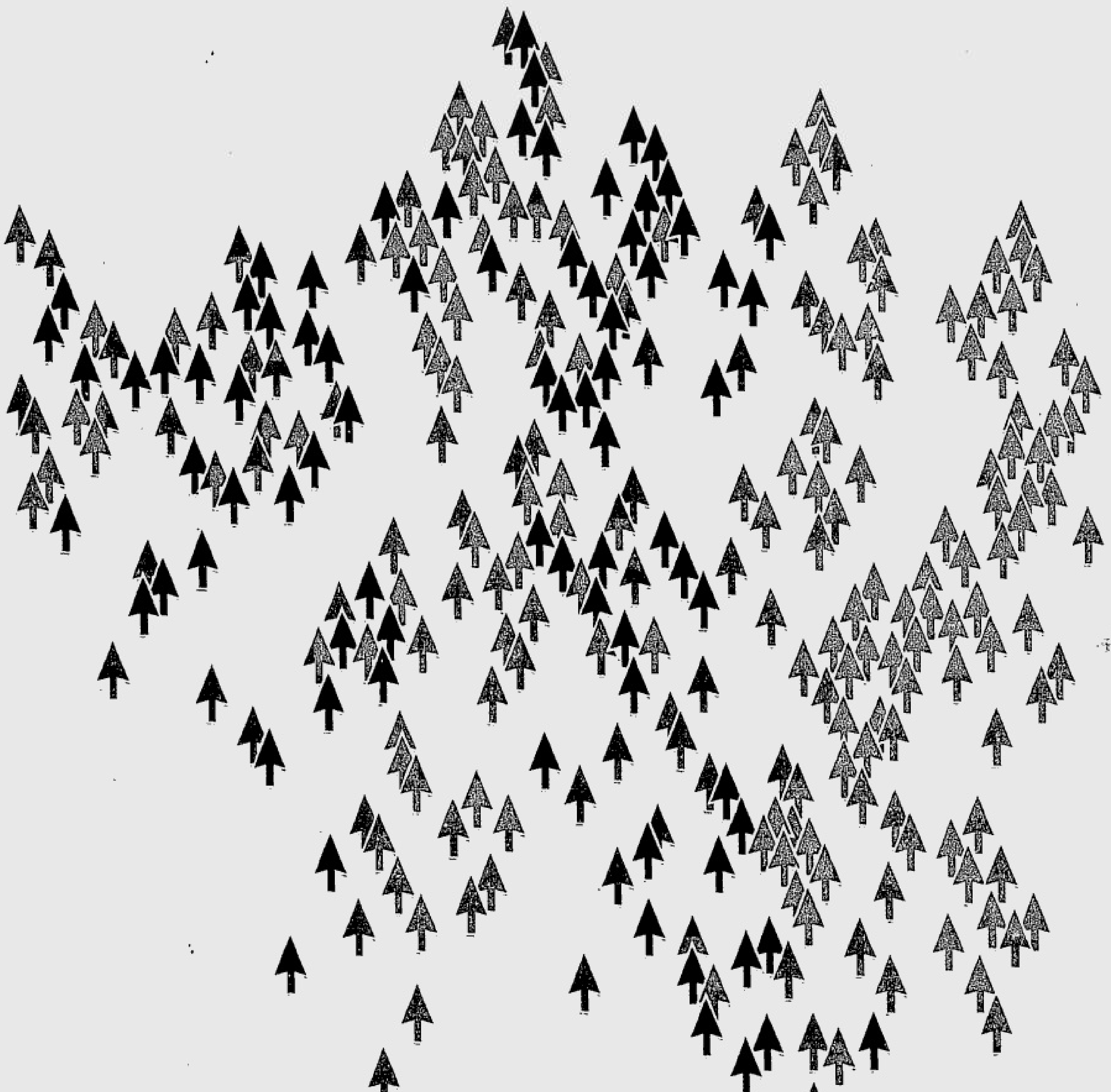
Where's the BIG Idea? Inquirer group points the way

SANDY Prieto-Romualdez,
Philippine Daily Inquirer president

DENNIS Valdez, Inquirer Publications Inc. president

PAOLO Prieto, INQ7.net president

THE 18TH Philippine Advertising Congress unfolds today in Baguio City amidst the euphoria of the biggest gathering of advertising media practitioners in the country. The Philippine Daily Inquirer, the Inquirer Publications Inc (IPI), INQ7 and Lex Media Digital are sending their biggest delegation ever as they come in full force as market leaders in both print and on-line industries. The Philippine Daily Inquirer is the country's largest selling broadsheet newspaper in the country with over 60 percent market share. The Inquirer Publications Inc led by its president Dennis O. Valdes has in its stable the country's fastest growing tabloids in Bandera, Tumbok and provincial newspaper Cebu Daily News. Other products include On the Road and South Express. Inquirer president and CEO Sandy Prieto-Romualdez leads the Inquirer delegation to the congress. The booth of the Inquirer Group of Companies is a must-see and will showcase several of the innovations, strategies and convergence that brought them to today's premiere position. The booth carries an election fever theme dubbed 'Rex for Prex', alluding to the upcoming national elections next year. The Inquirer group lunch presentation on Nov. 22 also promises to be a blast with comedy icon Rex Navarette as the main attraction. Hundreds of thousands of cash prizes will be at stake during the on-line raffle spearheaded by INQ7 president Paolo R. Prieto. The global challenges in media are growing. It is inevitable that creativity and innovations take centerstage. Through the support and leadership of Inquirer president Sandy Romualdez, the Inquirer remains confident and prepared to face the challenges over time.



We give you free internet access in the Baguio Ad Congress.

Use our wireless network (Wi-Fi) and surf, chat or email for free from anywhere in the convention venue of the 18th Philippine Advertising Congress. You can also visit our Wi-Fi lounge for free internet, NDD and fax services. And check out the BayanTel booth to find out more about the wide range of internet and data services for residential and business customers that makes us better than ever.

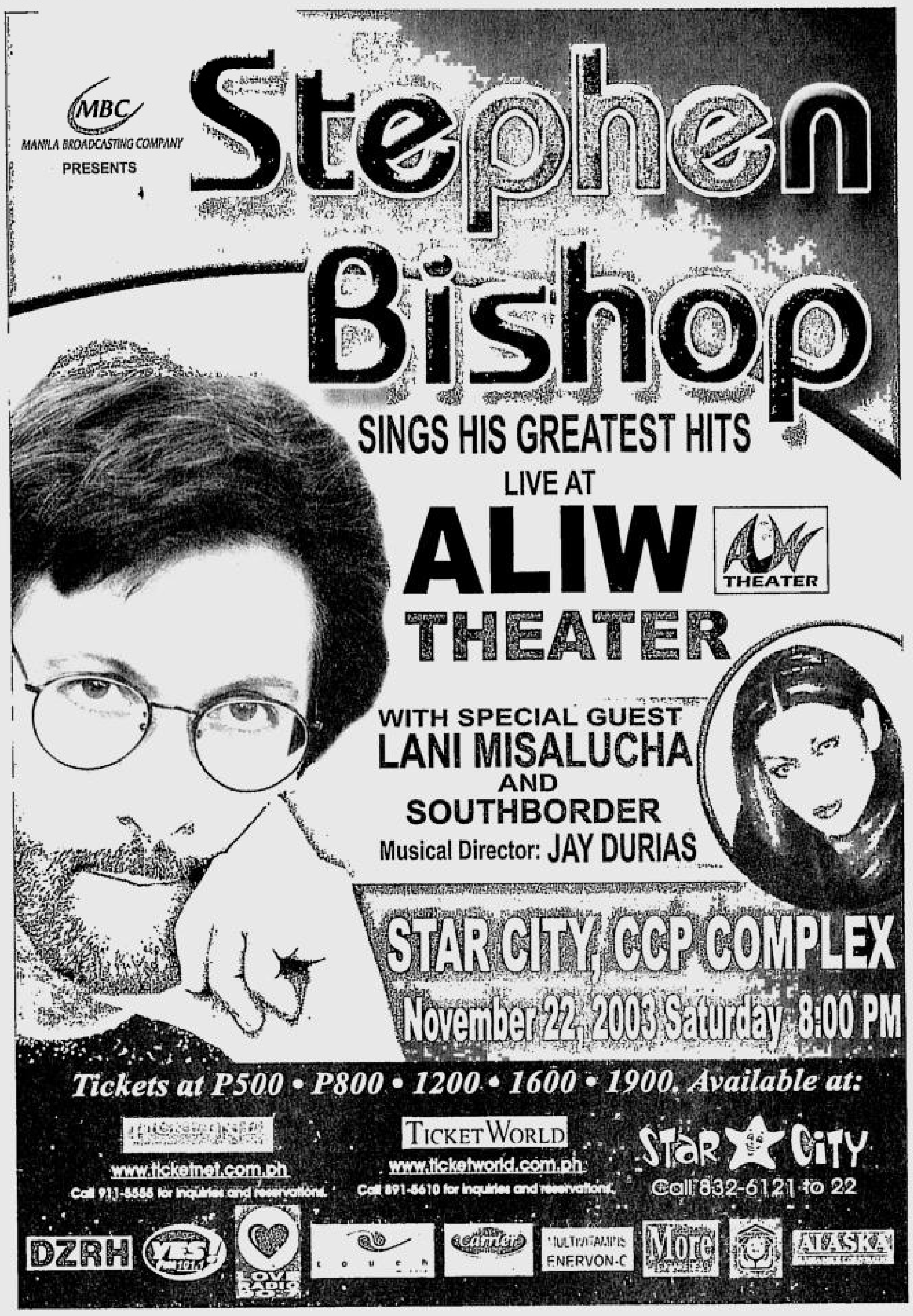
BAYANTEL
BETTER THAN EVER.

'Union of powerful ideas and creative minds'

what's
the big
idea

IF CREATIVITY can move mountains, then Baguio better be ready to rock. From today until late night Saturday, this cool mountain city plays host to the movers and shakers of the local and international advertising industry. A few days before, the Inquirer asked some delegates a piece of their minds.

UNION/K2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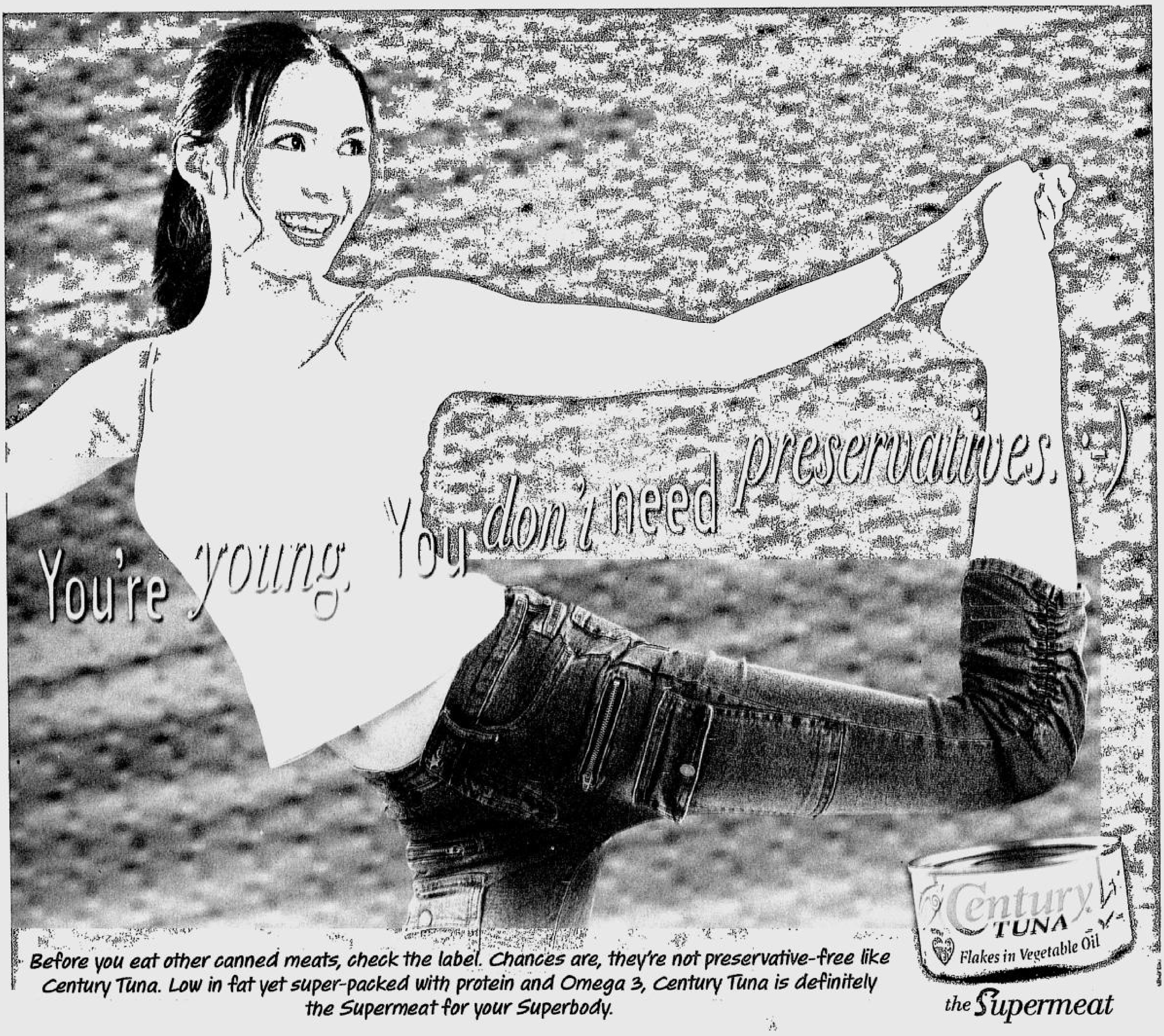

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the Supermeat

'Union of powerful ideas and creative minds'

From page K1

Looking at the theme of the 18th PAC-"What's the big idea?"- what, indeed are the big ideas in the advertising industry nowadays?

MariBoots Villote, business director, Motivator Philippines

Media have gone so far in terms of their role in the overall communication process. As the differences between products and services is becoming less and psychological and lifestyle differences among consumers are getting wider, media become a key in making both ends meet resulting to successful advertising campaigns based on solid business objectives and audience deliverables.

Media's resources help generate rich information about specific target audience and a clear understanding of who they are, how they consume media, what they aspire for, how they perceive a brand or advertising message, what makes them eventually buy or not buy a product, etc. at the early stage of campaign development. These information are married and evaluated to come up with holistic and accountable media recommendation. It is not enough to have extensive research or a brilliant ad. If you missed the target with your media buy, you've lost the whole shooting match. We are now in the era of helping our clients plan their communication by thinking first how best to reach their audiences, and only then deciding what to say.

Media practitioners are no longer seen as mere implementers or negotiators dealing with papers and monies day in, day out making sure no blank ad appears in the newspaper or missed spot occurs on TV or that the client is paying a competitive rate. Media planners have now evolved as account planners and frontrunners in a client's business possessing not only numerical skills but bringing an array of opportunities from deep consumer insights and market knowledge.

Miguel Ramos, President, ASPAC

The theme of the congress calls on all of us in the industry to push the envelope and constantly strive to come up with Big Ideas for our clients, their brands and our own organizations. There are few big ideas that have come about and redefined the status quo. This is our Holy Grail, the search for ideas that are big enough to challenge and change the status quo.

Susan Dimacali, president, BBDO

Probably the most significant development in recent time in the advertising industry is the coming of age and acceptance for media independents. It forced the industry to look at the way it has traditionally used media and the efficiency at which it delivers the service. Significantly, it has also challenged every media practitioner to get even more creative with the way it plans and buys media, and the creative agency to reassess its non-media services and rethinks its strategy for competitiveness.

Vic De Vera, managing director, Widescope

The big ideas in the advertising industry nowadays are those new things being introduced that are bold and daring.

Dinna Pilar, MindShare

On an advertising media perspective, I would have to say its how media has now become more accountable. Clients no longer just demand for GRPs and cost-per-rating points. More sophisticated clients now measure advertising media through its impact on ad awareness and sometimes even, its effect on sales.

With the advent of more sophisticated monitoring and software, media practitioners are no longer relegated to the background. More and more, clients are expecting us to play a key role or even drive the communications planning process.

Maye Yao, marketing manager, Richwell Trading Corp.

Big ideas are a result of the excellent and exceptional collaboration between you and your brand's stakeholders. Richwell has been at the forefront of toys advertising for years now. We believe our big idea stems from taking the risks of investing in the development of our market. We build brands like Barbie, Chicco, Megabloks and Vtech to give better alternatives to our market with the goal of giving each child a happy childhood. Big ideas in the toy industry must be "affective" to be "effective."

Gigi Rodriguez, PANA president, AVP, Citibank

The influence of electronic media, out-of the Box executions of promos and the application of strategic alliances among brands for a powerful campaign is very evident in today's advertising scenario. It has evolved into a more dynamic character in marketing.

In your own agency's history, what have been your own "big ideas" that created waves in the advertising industry?

MV: The Philippines is now at pace with the worldwide trend of merging into independent media specialist countries. To date, we believe that the industry has embraced the media independent concept as manifested by the industry's continued growth, market acceptance and healthier relationship with its business partners and suppliers and affiliates. I am very thankful to be part of making such a BIG LEAP happen in the Philippine media industry.

> Media's resources help generate rich information about specific target audience and a clear understanding of who they are, how they consume media, what they aspire for, how they perceive a brand or advertising message, what makes them eventually buy or not buy a product

MR: I believe that over the past three decades there have been quite a number of campaigns from ASPAC that have been big enough to be considered Big Ideas. In the recent past, the Nokia Phonethics campaign truly was a Big Idea not only in context of the brand but for the entire category. Knowing how vital mobile phones have become to our daily lives, this is one campaign that truly made its impact on consumers.

SD: BBDO has always been a creative hotshop and if you look at its history, it's apparent how the agency has raised the standards for creative excellence and tried to set for itself international creative standards as the benchmark.

Some of its campaigns for Baygon have been extremely successful in the market and breakthrough as far as the category is concerned, earning for its client Advertiser of the Year awards in two Ad Congresses past as well as in the region.

BBDO is also one of the very few agencies where the local creative is assigned lead creative responsibility for regional or international clients like Visa and Fedex. In fact, the Visa spot featuring the Crouching Tiger star, which was created by David Guerrero and his Philippine team, was ranked No. 20 in the Gunn report, besting thousands of other contenders.

VDV: When the agency was almost two months old, we made a full color 8-page music catalogue. It was an insert in the Philippine Daily Inquirer with sustaining print ad and press release on the same date, the first in the music industry, the project with Warner "Entertainment Plus" featured, freebies, 100-percent music hits, fresh music, music in focus and more!

DP: Specific to MindShare, that would have to be 3D. 3D is WPP Media's groundbreaking proprietary research study that links consumer segmentation, brand relationships and media habits data all in a single source database. 3D gives us a detailed understanding of consumers' social behavior, attitudes and motivations and combines these insights with media behavior, product usage, lifestyle and demographics data to give marketers a truly three-dimensional picture of their competitive battleground. It is by far the largest proprietary research project in the world ever undertaken by any media agency.

Do you have this gut feel that the cool Baguio air would inspire the next "big idea" in the Philippine advertising in the course of this Congress?

MV: I think the fresh strawberries and ube jam, merchandise at Ukay ukay, bars and party spots and networking nights would bring fire to the estimated 4,000 delegates.

MR: I do hope so. All the factors are in place for a great congress and Baguio is the perfect place to nurture these Big Ideas.

SD: I certainly hope so!

VDV: Yes. Because we have time to cool down, relax and re-invent our ideas.

DP: Sure, why not? But more than just the place, I'm sure the Ad Congress committee has pulled together some stunts that will ignite the fire for the next big idea. On the other hand, Boracay would have been nice this time of year.

MY: Baguio is a city away from the city, which fosters an atmosphere of openness, concentration and fun. Big ideas will surely be produced.

GR: It's more than just a big idea but union of powerful ideas and creative minds.

What do you expect to learn from the 18th PAC? What do you expect to contribute?

MV: I think the lineup of topics addresses key issues and concerns that beset the industry today. However, we hope that immediate and necessary resolutions and next steps could be drawn and probably agreed upon from the session.

MR: Given the line-up of speakers I believe we should expect new points of view, radical new ways of thinking, and appreciating the challenges of Big Idea thinking. We should all contribute to a lively exchange of views and opinions in this congress about what else but…Big Ideas.

SD: I hope there truly will be big ideas we haven't heard before. And I hope everyone will walk away from there carrying the attitude that for the industry to move forward, it should have the courage to question the status quo and aim to always go for the big, maybe scary ideas, rather than the safe and traditional.

VDV: Absorb all the good things we can learn and share our big ideas.

MY: The Ad Congress is a great educational tool for young industries in the Philippines such as the toy industry. It will inspire us to be revolutionary and be even more forward thinking.

GR: The 18th PAC prepared powerful topics and credible speakers. Looking at its program line-up, five foreign speakers and advertising gurus or practitioners would definitely deliver satisfaction in knowledge gained after the congress that every delegate can bring home in their respective works.

As the chair in the Pre-Congress Workshops, it created a venue for industry partners to brainstorm and discuss relevant issues affecting our sector and paved the way for some understanding and endorsement to Adboard for consideration. Pana has always supported all industry projects and all AdCongresses. This 18th Adcon is fully supported with volunteers with sincere intention to serve for the success of the Congress and the growth of the Advertising Industry. Cheers to all!

To our COLLEAGUES in the ADVERTISING INDUSTRY,

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The 18th PAC Survival Guide

what's the big idea

You will need lots of it to survive the long queues leading to buffet tables, registration desks, sampling booths, and restrooms

At last, the long wait is over, and all roads are sure to lead to Baguio City when the 18th Philippine Advertising Congress unfolds from Nov. 19 to 22.

With a flurry of exciting activities in store for delegates, the three days in Baguio might feel like a swift 24 hours. Ad Congress events promise boundless opportunities for learning, getting oneself acquainted with ad industry bigwigs and practitioners, meeting new friends and future employers, and of course, fun, fun, fun.

So, how does one make sure to get the most of the Ad Congress experience? Follow these 20 creative and helpful tips from Ad Congress veterans who have been there and "survived" the adventure:

1) Always keep an inquisitive mind.

To make the most of the cerebral presentations from the various speakers, always have an inquisitive mind. If by chance you don't agree with the opinion of any of the speakers, don't hesitate to speak your mind out. Just don't overextend your queries and commentary.

No matter how great your ideas are, the man on the podium still has the last say!

2) Bring tons of patience.

You will need lots of it to survive the long queues leading to buffet tables, registration desks, sampling booths, and restrooms (especially for the ladies). Patience will also come in handy to survive long, boring sessions and long production numbers while waiting for your name to be picked in a raffle. But who knows? You could actually come out several bucks richer because you stayed longer than the rest!

3) Try to be creative.

How do you respond to standard questions from your fellow delegates such as, "When did you arrive?", "Where do you stay", and "Who are you with?" Be creative. You can probably print your standard answers at the back of your shirt or your souvenir program and spare yourself from repeating them all the time. Creativity is also needed in making excuses for persistent invitations to party with crowds you don't really like!

4) Always have a good sense of humor.

A funny joke or a smart repartee will always help you break into a conversation with strange crowds. Who knows? If you're funny enough, you might even earn some bucks as a stand-up comic in some boring dinner parties!

5) Store a lot of physical and mental stamina.

To survive the rigorous pace of the three-day Congress, you need a lot of physical and mental stamina. Your head and tummy will be your most abused body parts, what with the numerous parties you will be obliged to attend. Mental stamina is likewise needed. Otherwise, how could you survive listening to and faking interest on sponsorship proposals from some persistent suppliers?

6) Leave behind bulky, polluting and totally unnecessary items like your car. Ride our bus instead! Air-conditioned, fast, comfortable and cheap—the round trip costs only P500. A snack, food, water and juice bundle is free to ensure you do not suffer from dehydration or ulcers along the way. You will also be free of further troubles because we will hand your IDs, meal stubs and Congress giveaways right there inside your bus when you arrive. Neat, isn't it?

Another thing about riding our bus: Once in Baguio, you need not be hassled into finding a place to park. Still, you can go around because there will be shuttle services within John Hay and regular shuttle services to your hotels. Free jeepney rides to Session Road will also be available just in case you feel that going to the "ukay-ukay" is preferable over a subject matter on which you have more expertise than the speaker. Anyway, since this service is continuous, you can still get back in time to catch the Q&A portion and match wits with the speaker.

7) Prepare for breakfast, lunch, and dinner.

Meals may take a toll on your dress or pant size. We're not kidding. And the shows... Our sponsors promise to delight you. Still, for the blasé among you, we are sure that a chance to win an "Araw" here or there will perk you up. We have two awards nights instead of just one. "If at first you don't..."

8) Be forewarned about unscrupulous agents.

They will be lurking out there inviting you to their hospitality parties. In the past, these parties have been reported to be quite wild and wooly. They are not official events. The management of the 18th PAC therefore disavows any responsibility for any eventual lack of consciousness that may occur or any subsequent domestic problems such activities may lead to.

9) Bring comfortable clothes (not too casual, not too formal).

The congress will be attended by people from the advertising industry and they are not exactly known for their sartorial choices. Good to blend in and still be fashionable!

10) Go in groups of 3 or more when going around the city.

It is more enjoyable that way, and definitely safer. Make the third person a he whenever possible. And be careful with those bags and cellphones.

11) Travel light.

An overnight bag will be perfect for delegates who are not staying for the duration. Traveling light has its virtues! For those who will be there for the entirety of the congress, one handcarried (but sizeable) bag and a tourister on wheels should be perfect!

12) Don't trade the sessions for sports.

If you join any sports activity and sweat it out, be sure not to miss an important Congress topic while you're huffing and puffing in the streets or at the golf course. (By the way, see you on Friday, Nov. 21 at the Ad Congress Golf in John Hay, sponsored by Globe Telecom and RPN 9).

13) Bring plenty of business cards.

You will need it for countless raffles! Be sure to be present, too, when your name is called out as that's a standard requirement for winning a prize. Also find time to visit all the gimmick and exhibit booths, and be sharp and quick with giveaways.

14) Volunteer and shine!

Sometimes there are audience participation contests by sponsors during lunches or dinners. Get ready to volunteer and shine. There is always a prize for joining these.

15) Don't forget the *pasalubong*.

A bayong of vegetables, two kilos of strawberry, or peanut brittle from Good Shepherd are good *pasalubongs*. So are a *walis tambo* or whatever fruits in season are available.

16) Be flexible.

If you strictly follow the program, you might not have a chance to shop around except during the Saturday afternoon free time before the Araw Awards. So, suit yourself.

17) Build relationships.

Finally, while at the Ad Congress, build relationships. You might meet your next boss, or be lucky to be working for a better company come January.

18) Watch your weight.

Be 10 pounds lighter before going up to Baguio. Allow for all the eating and boozing you will go through for four days.

19) Stay awake.

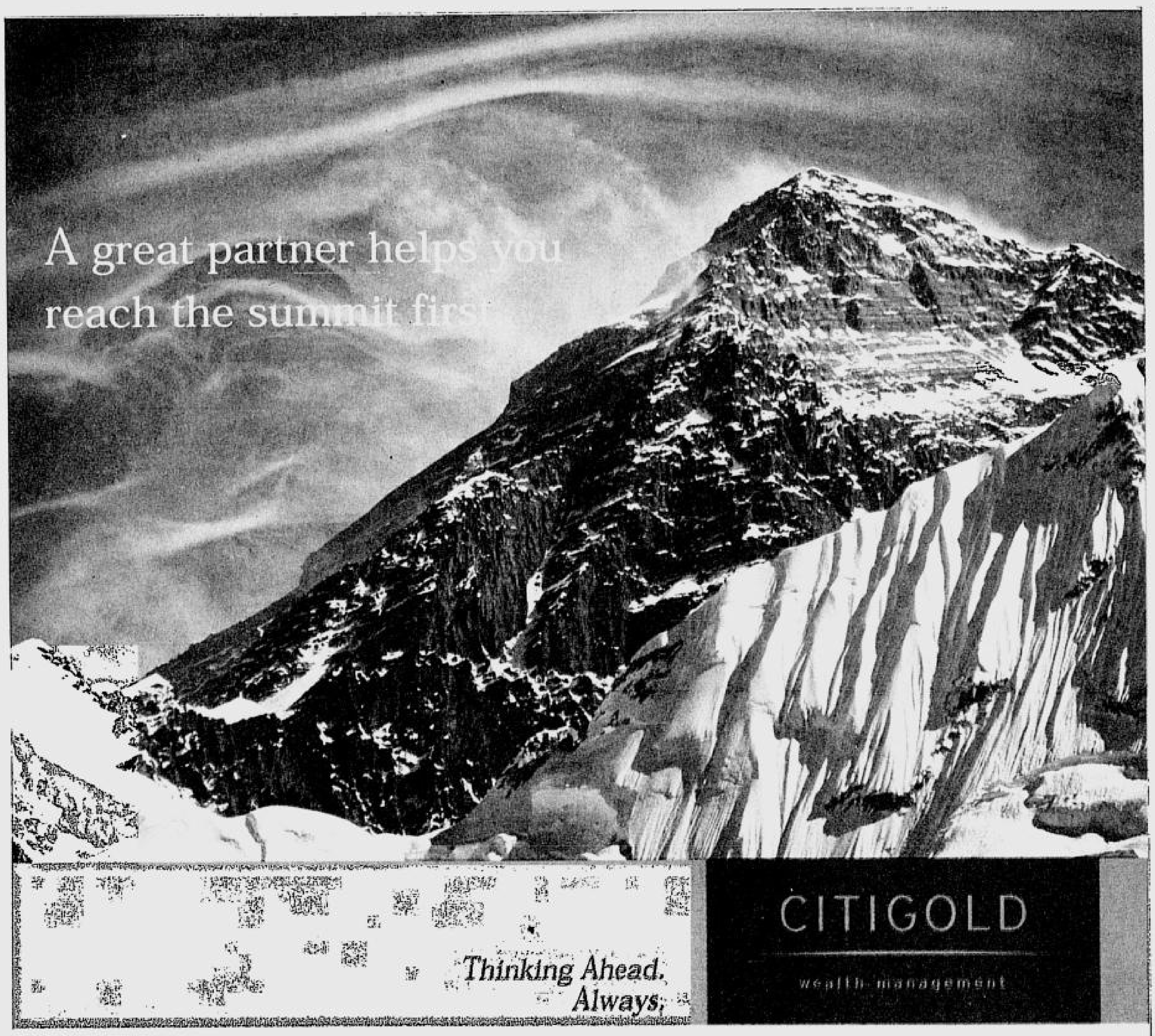
Have your regular dose of caffeine to wake you up. The learning sessions and fun times are too good to be missed.

Lastly, don't forget to bring a large supply of energy, charm, wit and humor. They can make the Ad congress experience truly memorable.

20) Leave all the worries of Manila in Manila.

Enjoy Baguio's hospitality, clean air and fresh veggies! Meet all the new friends you can make at the Congress! Some might even turn out to be real friends.

These tips were contributed by Ad Congress veterans Jun Alcantara (Asia Brewery, Inc.), Menlou Bibonia (San Miguel Corp.), Alvin Manacsa (Adboard), Dodie Lucas (Road Runner Network Inc.), Paciencia Pineda (Manila Bulletin), Jones Campos (Globe Telecom), Bong Osorio (Campaigns Advocacy & PR Inc.).



Tenzing Norgay and Edmund Hillary - great partners who conquered Mt Everest

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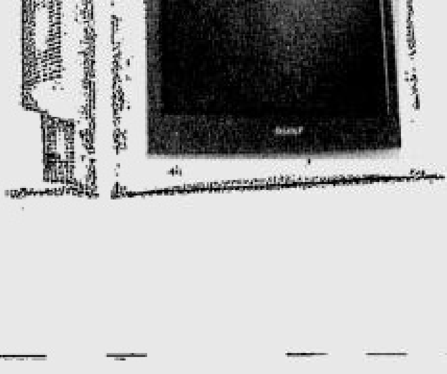

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